A History of Banking in Bristol.

C. H. Cave.

A HISTORY OF BANKING IN BRISTOL.

Small Paper Edition, limited to 300 *copies.*

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A HISTORY

OF

BANKING IN BRISTOL

from 1750 to 1899.

CONTAINING

Numerous Portraits,

Reproductions of Notes, etc.

BY

CHARLES HENRY CAVE, B.A.,

Associate of the Institute of Bankers.

WITH AN INTRODUCTION BY

SIR CHARLES D. CAVE, BART.

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THE HOME OF JOHN VAUGHAN, THE GOLDSMITH, 1732,

AFTERWARDS THE CASTLE BANK.

From a drawing by J. S. Prout.

TO

MY FATHER.

Preface.

DURING my connection with the Old Bank, I have had many opportunities of collecting information relative to its early history: and being much interested in Bristol, I have been naturally led on to try and learn something about the histories of the other Banks of this city.

To many, no doubt, a history of Banking presents few attractions. I have therefore endeavoured, as far as possible, to introduce some short biographical notices concerning the several Bankers, with the idea of relieving the monotony of the subject.

For the work itself I claim no literary merit; but I venture to hope that it will be found to contain something new and interesting, as it forms a link between the present and the past, and helps to show how closely the progress of Banking has always been bound up with the commercial prosperity of this country.

My thanks are due to many for the assistance they have afforded me, and I am glad to take this opportunity of acknowledging their kindness.

I should like to render my warmest thanks to my Father who has written an introduction to the work; to Mr. Robert Fenton Miles and to

to Mr. John Latimer, who both undertook the labour of reading through the manuscript; to Mr. John E. Pritchard, who has rendered me invaluable assistance in preparing my notes for publication; and to many other friends and acquaintances, amongst whom I should wish to mention Mr. Francis F. Fox, Mr. William George, the Rev. Alfred B. Beaven, Mr. H. B. Bowles, Dr. C. H. Fox, the City Treasurer (Mr. J. Tremayne Lane), and the City Librarian (Mr. E. Norris Mathews).

I am also greatly indebted to the representatives of the numerous families referred to in the book for the portraits which they have allowed me to reproduce.

Lastly, my acknowledgments are due to the Directors and Staff of the Old Bank, to Mr. J. Chetwood-Aiken, of Stuckey's Banking Co., to Mr. Archer Shee, the Agent of the Bank of England, and to the Managers of the several other Banks in Bristol, for much valuable information.

In conclusion I must not omit to thank all those who have so liberally supported me by subscribing to this work.

C. H. C.

Old Bank,

Bristol.

Introduction.

AS our family have been connected with Bristol Banking for many generations, I was much interested in hearing of my son's intention of writing a short History of Banks and Bankers in Bristol during the last 150 years.

The records of British Banking generally, and of the growth of the system, are more or less the records of the trade of the kingdom; and I am glad to find that my son has given to those who care to read his book a short history of the rise of Banking, and of the gradual development of the goldsmith, often a member of the Jewish race, into the full-blown Banker of the present day.

As the trade of the country, both domestic and foreign, has increased, so banking transactions have been enlarged, and have become infinitely more complicated: banking laws have established themselves, in part at any rate, out of usage and customs, and, in consequence, are frequently uncertain in their results and difficult to define, so that it is a trite saying that no Banker has succeeded in thoroughly mastering all the intricacies of his business. I think however we may claim for the Bankers of our ancient city that they have generally been found to possess an adequate knowledge of country banking.

Introduction.

Bristol for a long period held the proud position of second city in the kingdom, and her wealth, from her commercial relations with the West Indies and with Spain, rapidly increased. A corresponding addition to the number of her Banks became a necessity; but, as a consequence, many small Banks with insufficient capital came into being, only to disappear when a crisis in the money market had to be faced; the larger and more substantial houses surviving, although mostly altered in form, to the present day.

All this, and the establishment of a branch of the Bank of England and of other Joint Stock Banks are told in the volume before us, which I trust will be found interesting, not only by many who are commercially connected with "the Capital of the West of England" but also by the general reader.

CHARLES D. CAVE.

Sidbury Manor, Sidmouth,

September, 1899.

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A Review of Early Banking in Bristol previous to 1750.

WE have to go back more than a century previous to 1750 before we find the earliest transactions in the nature of Banking in the City of Bristol. The Goldsmiths had long been in existence, but up to the middle of the 17th century they appear to have acted as money changers only. In 1645 a new era occurred in their history: they now became something more than mere changers of money. They began to borrow and lend money: allowing interest on the sums they borrowed, and charging interest on what they lent. 1645. The Goldsmiths.

Until the 15th century no Christians were allowed to receive interest for money, and Jews were the only usurers. It was not until 1546 that the taking of interest for money was made legal in England, the interest being then fixed at 10 per cent. In 1624 the rate of interest was reduced to 8 per cent., and to 6 per cent. in 1651, and by an act of the 13th of Queen Anne, 1714, it was reduced to 5 per cent. Rate of Interest.

In addition to borrowing and lending money, the Goldsmiths now (1645) began to act as agents for receiving rents, and were often employed to remit money from one place to another. In very early times the only way of remitting money was by employing Remittance of Money.

employing a messenger to convey the coin: but this system was fraught with much danger, as there was every probability of the messenger being attacked and robbed on his journey. By the middle of the 17th century a new means of transmission was adopted, the transaction being generally carried out by bills of exchange which were purchased by those who wished to remit any sum of money.

Bills of Exchange.

1670. One of the first records of a transaction of this kind in Bristol is to be found in the year 1670. In an old audit book at the Council House it is recorded that on Oct. 22 of that year, the Corporation paid Mr. Edward Young by order £20 for a bill of exchange to be sent to London to Thomas Lee, Esq.: the Corporation paying him the sum of 4s. for procuring the said bill.

1671. Purchase of Fee Farm Rents.

It is stated in the minute book at the Council House under June, 1671, that several of the Fee Farm Rents payable by the City of Bristol to the Crown were, by Act of Parliament, ordered to be sold: and that it was resolved that the City should buy them to prevent strangers doing so. And in the audit book of the same year the following entries help to shew in what manner the purchase was carried out.

"Sept. 13. Paid Mr. Edward Young by order £400 to be returned to Thomas Lee, Esq., in London, towards the purchase of the fee farm Rents of his Majesty -	£400 0 0
Also paid him more for procuring a bill 40s. and 4d. to a porter to bring the money from Mr. Merrick's house - - - - - - - - - - -	£2 0 4"

And

1671.

And again—

"Sep. 18. Paid Mr. Edward Young by order £600 to be returned to Thomas Lee in London towards the purchase of the fee farms aforesaid - - - - - £600 0 0

Paid him more for procuring a bill of exchange - £3 0 0"

1677. Wall.

The name of Wall is associated with the Bristol Goldsmiths and their banking business about this time. In 1677 a son of Richard Wall, Goldsmith, was admitted a freeman of the City: and Thomas Wall, who kept a Bookseller's Shop in Corn Street, unquestionably carried on a Banking business while calling himself a bookseller. He died about the year 1715, and his widow continued the combined business of bookselling and banking until 1763. Thomas Wall's bookselling business is referred to in the audit book at the Council House as follows:

"1688, 14 July. Paid Thos. Wall bookseller for parchment, pens, ink and paper for Town Clerk's office as per note and order - - - - - - - - £1 18 6"

1684. Sir Thomas White's gift.

By a deed dated 1566 Sir Thomas White left a sum of money in trust to the Corporation of Bristol out of which to pay yearly to twenty two cities £104 a year in rotation for the use of young clothiers of the said Towns.

How it was remitted.

In 1684 it was the turn of Chester, then called West Chester, to receive the gift. There being no mail between Bristol and Chester the sum had to be remitted to London: and

1684. and the following extract from the audit book at the Council House shews the nature of the transaction:

"Sept. 29. Paid the Mayor and Committee of the City of West Chester £104, being the gift of Sir Thomas White, deceased - - - - - - - - £104 0 0
More paid Richard Bayly for the return of said £104 to London - - - - - - - - - 0 10 0
More paid for postage, paying, etc., of said money 0 5 0"

1688. Queen Catherine's Jointure.

For a period of about fifteen years after the death of Charles II. in 1685, the Corporation of Bristol provided the sum of £1 1s. 8d. every half-year, the expenses of a man travelling to Cirencester with £20 fee farm rent, part of Queen Catherine's jointure: and the following extract from the audit book at the Council House makes reference to one of the half-yearly payments in the year 1688.

"20 April. Paid Queen Dowager's Receiver (by the hand of Thomas Dauidge) £20 in full for half year's ffee farm rent for the Castle due at Lady Day last as per receipt - - - - - - - - - £20 0 0
More paid said Mr. Dauidge 21s. 8d. for his expense and hors hire in a Journey to Cirencester to pay the said £20 as per note and receipt - - - £1 1 8"

Corsley.

The same year Humphrey Corsley, Goldsmith, was nominated an alderman by James II. There were two other Goldsmiths of the same name, Richard and J——: and it appears from various scattered notes that they all three carried on a banking business in Bristol. An entry in the audit book at the Council House, under the date 25 March, three years previous, states that the Corporation

Corporation paid Richard Corsley, "Gouldsmith," as per note and order the sum of £7 17s.: this was probably for some financial transactions which the Corporation had had with him. 1688.

Towards the close of the seventeenth century the state of the silver coinage in England became miserably bad: most of it, owing to clipping, had been reduced in size, and consequently it was worth about half its face value. We read in Seyer's memoirs of Bristol that in June, 1696, many coiners and clippers of money were found in Bristol, and some were committed to Newgate, while some were sent to Gloucester. The Government soon afterwards decided to recoin all the silver money, and, in order that the work might proceed faster, mints were established in Chester, York, Norwich, Bristol, and Exeter, as well as in London. For this purpose the sugar house, behind St. Peter's Church, was fitted up, and on Sept. 12th coining commenced. The work proceeded very rapidly, not only in Bristol, but in the other towns where mints had also been set up, and was continued during 1696 and 1697, at the end of which time the work was stopped, over £450,000 having been coined in Bristol alone during that period. The house was then purchased by the Guardians of the Poor, but it is commonly called "the Mint" to this day.

1696. Depreciation of the Silver Coinage.

New Coinage of Silver.

A Mint established in Bristol.

During the re-coinage, in 1696, the Bank of England (which had been established only two years previously) issued its notes in exchange for the clipped and deficient coin previously in circulation, but it was not able to procure from the mint a sufficient quantity of

Effect of the New Coinage on the Bank of England.

1696. of the new coins to discharge the notes presented to it for payment. The result of this was that the Bank was compelled to make two calls of twenty per cent. each upon its Stockholders. It paid some of its notes by bills, bearing interest at six per cent.: and it also advertised that while the silver was recoining "such as think it fit, for their convenience, to keep an account in a book with the Bank, may transfer any sum under five pounds from his own to another man's account."

Bank of England notes at this time were from fifteen to twenty per cent. discount.

18th Century. To return to Bristol: we read that, during the early years of the eighteenth century, there was living in the old Dutch House

JOHN VAUGHAN. at the corner of High Street and Wine Street, one John Vaughan, who was carrying on the business of a goldsmith. The House, which is still standing, and is now a tobacconist's shop, has an interesting record. One of the early chroniclers of Bristol history informs us that the "proprietor of this house, and of two others, being in Holland, took a fancy to as many different styles of front, and brought over the woodwork of all three in one ship from Amsterdam." Two out of these three houses have long since disappeared, but the fine old Dutch House, where John Vaughan resided, fortunately still remains. Its later history has been closely connected with Bristol Banking, as it formed the premises of the Castle Bank from 1810 to 1826, when it was occupied by Messrs. Stuckey and Co., until 1855. An illustration of the house forms the frontispiece to this book.

John

Banking in Bristol previous to 1750.

18th Century

John Vaughan may be considered the Father of Bristol Banking. Up to the year 1750 he appears to have done most of the Banking business for the Corporation, while under his guidance his son, of the same name, who in the year 1752 became one of the original partners in what was afterwards known as the Miles' Bank, first learnt the rudiments of a Banking profession.

1732. Guilders' Inn purchased on which to build an Exchange.

The Corporation decided this year on building an Exchange: and contracted for the purchase of the Guilders' Tavern, the Guilders' Inn, and other premises: and it is stated in the audit book at the Council House for the same year that, on Aug. 22, the Corporation remitted to Messrs. Heron and Arnold, Linen Drapers in London, to pay for the purchase of the Guilders' Inn (part of the site of the Exchange) the sum of £2,500.

The owner of the Guilders' estate resided in London, and there appears to have been some difficulty in providing the means for remitting the purchase money. The remittance was eventually made up of ten bills of exchange and two promissory notes which were bought from various mercantile firms, and the balance was forwarded in four Bank of England notes.

1739. Sir Thomas White's gift.

It was the turn of Cambridge this year to receive Sir Thomas White's gift of £104, which, as has been already stated under the year 1684, was remitted by the Corporation of Bristol yearly to twenty-two cities in rotation: and it is interesting to notice how the transaction was carried out.

It

1739. How it was remitted to Cambridge.

It appears that by arrangement between the Corporations of Bristol and Cambridge, the latter sent an acquittance and a power of attorney to Samuel Herring, woollen draper at the Artichoke, Lombard Street, London, while the Bristol Corporation employed John Vaughan, Goldsmith, to remit the money to his London agents Spendler & Co., Gutter Lane, who paid over the money to Herring, receiving the acquittance in exchange, and thus completed the transaction. The Bristol Chamberlain, Christopher Willoughby, when informing Herring where the money was to be had, wrote: "Bills are very scarce with us. I was obliged to pay half per cent. for negotiating this affair."

1750.

At this point I must close my brief review of early Banking in this city, as the next event of interest occurred in the year 1750, when the first Bank in Bristol, formed under a proper deed of partnership, was established.

A Review of Banking in Bristol, from 1750 to the present day.

SECTION I. 1750-1800.

THIS year the first Bank in Bristol, formed under a proper deed of partnership, was established: opening for business on August 1st, at 42, Broad Street. The original partners in this concern were Onesiphorus Tyndall, Harford Lloyd, Isaac Elton, William Miller, Thomas Knox, and Matthew Hale. On the establishment of a second Bank, in 1752, it became known as "the Old Bank," and it has retained that name to the present day.

1750. OLD BANK.

It has been more than once asserted that the Old Bank, Bristol, was the first established Banking House out of London: but such is not the case. At that time there were certainly two provincial Banks in existence, one of which had been established as far back as the latter part of the seventeenth century, while the other had been in existence since 1737. The former was the Bank of Samuel Smith and Co., of Nottingham, and, as it may be of interest to some to know how this concern started, I mention a few facts concerning its early history, which have been furnished me through the kindness of Mr. F. C. Smith, who is a member of the same Bank at the present day. Thomas Smith, the son of a small farmer, was apprenticed to a mercer in Nottingham, and in 1653 bought

Other Country Banks previously established.

Samuel Smith and Co., Nottingham

1750. bought the shop, where he carried on his business for many years. It was this Thomas Smith who gradually added the new business of banking to that of mercer, and before 1688 there is no doubt that the Bank was fairly established. In 1699 Thomas Smith died, and was succeeded by his eldest son of the same name, who carried on the Banking business until 1727, when he died. The business was then continued by his brothers Samuel and Abel, who soon afterwards in conjunction with John Payne formed the London house, which is now known as the Bank of Smith, Payne, and Smiths. The other Bank referred to, which was already in existence in 1750, was the Stafford Old Bank. This concern was established in the year 1737, and was purchased by Lloyds Bank, Ltd., in the year 1866.

Stafford Old Bank.

1752. Miles' Bank. Two years later the Bank, with which the name of Miles was afterwards connected, appeared, commencing business in Corn Street. The original partners in this concern were Thomas Goldney, Morgan Smith, Michael Miller, Richard Champion, James Reed and John Vaughan, the last named being the Vaughan already mentioned (*cf.* page 7) and the managing partner.

1753. First record of Note issue. One, if not both, of the two Bristol Banks now in existence apparently commenced issuing notes almost immediately, as within three years of the formation of the Old Bank reference is made to Bristol Bank notes in an old letter book at the Council House. It appears that in January, 1753, the Corporation

Corporation of Bristol arranged with Dean Creswicke, of Wells, to pay off a Bond for £2000, which fell due in February: and Christopher Willoughby, the City Chamberlain, in a letter to the Dean dated 9th January, states: "As the principal sum "will be due 21 Feb., shall be prepared to pay off that sum. "Will it be agreeable to you to receive the amount in Bristol "Bank Notes or in cash? It shall be ready in either as you "shall advise will be most acceptable." 1753.

In this year we read that the foundation stone of the Bristol Theatre was laid: and among the promoters of the Scheme appeared no less than six persons whose names are associated with Banking history. The names of the six were as follows: 1764. Bristol Theatre Promoters.

John Vaughan, Michael Miller, Jeremy Baker, } present or future members of the Miles' Bank.
Henry Bright, partner in the Harford Bank, 1769.
John Cave, George Daubeny, } partners in the Bank of Ames, Cave & Co. in 1786.

In 1766 the first mention is made of the Exchange Bank, whose partners were Tyndale, Swymmer, Worrall, Hale and Newnam, and whose premises were "5, up one pair of stairs in the Exchange." 1766. Exchange Bank.

No other Bank was started in Bristol until the year 1769, when the Banking business known in a short time as the Harford Bank, sprang into existence, opening in Small Street, in 1769. The Harford Bank.

1769. in the house which was once the property of Edward Colston. The original partners in this concern were Henry Bright, Thomas Deane, Jeremiah Ames, Thomas Whitehead, Edward Harford and Samuel Munckley.

1774. PEACH, FOWLER AND CO. Five years later we find another Bank added to the list: Peach, Fowler & Co., opening in the house "late the Nag's Head Tavern in Wine Street," and having for its partners Samuel Peach, John Fowler, Benjamin Loscombe, John Curtis, Thomas Adlam, and William Garnsey.

Five Banks were now in existence in Bristol.

1775. Regulations of Note issue. By Act of Parliament Banks were forbidden this year to issue notes under 20 shillings: and two years later another act was passed prohibiting the issuing of notes under £5.

1776. Old Bank moves to Clare Street. The first change of Banking premises took place this year. In Felix Farley's paper, 17 April, 1776, it was announced that the Old Bank intended on May 1st removing their premises from Broad Street to "the house erected for their business at the upper end of Clare Street."

1781. The number of Banks in Bristol was this year reduced to four, as Peach, Fowler and Co., after a brief life of seven years, dissolved partnership.

1784. Establishment of the Mail Coach. On August 2nd, 1784, the first mail coach started running between Bristol and London: and the following extract from some notes, kindly lent by Mr. William E. George, and compiled by

by his grandfather about the year 1788, shews the effect the establishment of the mail coach had on the hours of business of the Banks in Bristol at the time :— 1784.

"It was the custom of the Bankers here, prior to the establish-
"ment of the mail coach, to open their shop at 9 o'clock in the morn Hours of business previous to establishment of the Mail Coach.
"until 2 o'clock, open again at 3 and during the summer continue
"open until 5 in the evening, but for the winter half year they shut at
"4 o'clock : except on Fridays when they all shut at 12 o'clock in
"the forenoon and did not open again all the day : also on Whit
"Monday and Tuesday, Easter Monday and Tuesday, three days
"after Xmas day (St. Stephen's, St. John's, and Innocents')
"30 January, 5 November, and many other holidays they shut
"as on Fridays at 12 o'clock. Good Friday, Christmas day
"and Fast day, or Thanksgiving day (if any) shut all day
"and the bills due on those days paid and received, as those
"on the Saturday which fall due on the Sunday. The
"reason for shutting Fridays at 12 o'clock was its not being
"a post-day to London, Bankers, merchants, etc. had no
"remittances to make up, and it was in general a leisure
"day of business. After the establishment of the mail-coach,
"the shutting at 12 o'clock was changed from Friday to Hours of business after the establishment of the Mail Coach.
"Monday, Monday being a day on which the mail did not
"arrive, there were no letters to answer, and the custom
"of opening in the evening was also abolished, it being
"found that public business interfered so much with the material
"business of answering their London letters and making up
"their

1784. "their remittances, the mail leaving Bristol at 4 o'clock, and "in the winter season not arriving until 1, 2 and 3, and "sometimes later, that the practice of opening at 3 o'clock "was given up altogether: since which time many of the "Holidays falling occasionally on a Saturday, the shutting at "12 o'clock was found to be extremely inconvenient, both for "paying and receiving bills, occasioned by the bills due on "Sunday being received and paid on the Saturday: this practice "was given up and they now continue to shut at 12 o'clock "on Mondays only: Good Friday, Xmas Day and Fast Day "as before shut all day."

HENRY DAVIS AND SONS.

The same year (1784) saw the formation of a fresh Bank in Bristol, under the style of Henry Davis & Sons, who opened in Mary-le-port Street.

1786. AMES, CAVE AND CO.

On February 1st of this year the Bank, with which the name of Cave was, and continued to be, so closely identified, came into existence, starting business at 15, Corn Street, under the style of "The New Bank," and having for its partners, Levi Ames, John Cave, Joseph Harford, George Daubeny, and Richard Bright.

SAVERY AND CO.

The same year another new Bank appeared in the field, Joseph Gregory Harris starting a banking business in Narrow Wine Street, in which concern he was sole partner. In a few years

years the name of Savery was added, and by that name the Bank was afterwards known. 1787.

The number of Banks in Bristol now stood at seven, and so they remained until 1790, when a Goldsmith in Bridge Street, Thomas Wigan by name, started a banking business in conjunction with Messrs. Jane and Heaven. The concern does not appear to have met with much success, as three years afterwards Thomas Wigan, who by that time had become sole partner, came to grief during the terrible panic of 1793, and was made a bankrupt. 1790. JANE, HEAVEN, AND WIGAN. 1793.

Henry Davis and Sons, who in 1791 had moved their premises from Mary-le-port Street to Small Street, also relinquished business in 1793, having enjoyed a life of only seven years.

The period immediately preceding the declaration of war with France on Feb. 11, 1793, was marked by a spirit of excessive speculation throughout the country: in which the City of Bristol, unfortunately for her commercial prosperity, took an active part. A wild rage for building had seized the city, and many schemes of a gigantic nature had been entered into. Felix Farley's Journal in April, 1791, observed, "So great is the spirit of building in this "city and its environs that we hear ground is actually taken for "more than 3000 houses, which will require some hundreds more "artificers than are already employed." Among the schemes proposed were the construction of Royal York and Cornwallis Crescents: a plan for a gigantic terrace and other buildings on the site of the Royal Fort and its Parks, which embraced over 60 acres The panic of 1793. Causes. Gigantic building speculations.

1793. acres (the Fort property had temporarily passed out of the possession of the Tyndall family): a terrace of 60 houses on Ashley Down: a stately line of mansions on Clifton Down, the Mall, Savile Place, and many other rows of houses.

War declared. Such was the state of the country when war broke out with France: the result of which was a financial panic throughout the kingdom, bringing with it widespread disaster to Bristol.

The crash. Many of the financial speculators were ruined, and hundreds of houses were left barely half finished, no funds being forthcoming to complete them. With one exception the Banks in Bristol were all strong enough to survive this disastrous year:

Effect on Banks. the only concern that had to stop payment being the Bank of Thomas Wigan, Bridge Street. The effect of the panic on Country Bankers in general seems to have been more disastrous still: Gilbart in his History of Banking referring to the crisis as follows: "This was a year of great commercial distress: twenty-two commissions of bankruptcy were issued against Country Bankers."

1794. The Banks in Bristol were now reduced to six in number,

Bristol City Bank. but the following year the number was again brought up to seven, the Bristol City Bank coming into existence. The partners in this concern were James Ireland, Philip Protheroe, Henry Bengough, Joseph Haythorne, and Matthew Wright: and their business was opened in All Saints' Passage.

The

1794. Old Bank moves to Corn Street.

The same year saw a further change of premises, the Old Bank removing from Clare Street to its present quarters in Corn Street.

1797. Bank Restriction Act.

After the passing of the Bank Restriction Act on May 3rd, 1797, Banks were permitted to issue notes under the sum of £5. The Country Bankers apparently were not slow in taking advantage of this, and almost immediately commenced to issue notes for £1, £1 1s., and £2. An old Committee book of Messrs. Ames, Cave & Co.'s Bank, under the date 24 Jan., 1801, states: "Agreed that a plate shall be forthwith engraved "for the purpose of issuing one guinea notes, and gave Mr. "Greethead directions to give the proper orders to the engraver "as similar as may be to our five guinea notes." In 1822, an Act was passed by which this permission was extended until 1833: but after the memorable panic of 1825 the Government refused to issue any more stamps for notes under £5; and it was enacted that all such notes already stamped should cease to be issued by the Bankers after the year 1829.

Bankers issue Notes under £5.

Panic of 1797.

The same year (1797) witnessed a further panic, but happily it was of short duration, and led to no serious consequences. The news that the French had landed in Pembrokeshire (when a few militia and yeomanry under Lord Cawdor, together with some of the women of the district in their scarlet cloaks, had only to show themselves to put the invaders to

1797. Panic. to flight), caused a temporary monetary crisis in England. A rush was made on the Banks for the repayment of their notes, and on Saturday, 25 Feb., the bullion in the Bank of England was reduced to £1,272,000, with every prospect of being exhausted on the following Monday. The Privy Council, however, met on the Sunday and ordered the Bank of England to suspend cash payments. On Monday the Mayor of Bristol hastily called a meeting at the Mansion House, at which about 70 leading citizens (including many Bankers) were present, when the following resolution was unanimously adopted: "In "order to prevent any inconvenience that may result to the "community, and to preserve public confidence in this emer- "gency, we will accept, and we earnestly recommend our fellow "citizens to take in payment, the promissory notes of the "several Bankers in this city in lieu of cash: and we recommend "to the several Bankers that they do not make any payments in "specie, nor demand specie for any bills in their hands from "any person who shall tender Bristol or Bank of England "notes to the amount of such bills: and this resolution shall "be in force until the sense of Parliament on the subject "shall be known." The result of this was that confidence was soon restored, and the temporary crisis gradually passed away.

Bristol supports the Government.

1799. Harford Bank moves to Corn Street. A change of premises is recorded this year, the Harford Bank which had been established at 4, Small Street, since its formation in 1769, removing to 8, Corn Street.

We

Banking in Bristol from 1730 to 1800.

1800. Banks in Bristol in 1800.

We have now reached the close of the 18th century, when the Banking houses in Bristol numbered seven, as follows:

(1) The Old Bank. Tyndall, Elton, Edwards, Edye, and Skinner. Corn Street.

(2) The Miles' Bank. Miles, Vaughan, Baker & Co. Corn Street.

(3) The Exchange Bank. Worrall, Blatchley & Co.

(4) The Harford Bank. Dean, Whitehead, Harford, Harford, Davis and Winpenny. 8, Corn Street.

(5) Ames, Cave & Co.'s Bank. 15, Corn Street.

(6) Savery & Co. Narrow Wine Street.

(7) Bristol City Bank. Ireland, Protheroe, Bengough, Haythorne, Wright and Gore. All Saints' Passage.

A Review of Banking in Bristol, from 1750 to the present day.

SECTION II. 1800-1850.

1801. Silver Coinage.

AT the commencement of the nineteenth century great discontent was caused among the people of England, and more especially among the poorer classes, owing to the scarcity and deteriorated condition of the silver coinage. The effect on this city at the time and the subsequent events, which led to the Government being forced to order a new coinage in 1816, are more fully discussed in the chapter on "Commercial Companies who issued notes": and no further allusion need be made to that subject here. As was stated at the end of Section I., the number of Banking establishments in Bristol at the close of the eighteenth century was seven, and no change in that number occurred until the year 1804, when a concern, styling itself the Bristol Commercial Bank, appeared: but, from the account I have given of it elsewhere, it seems to have carried on a business the reverse of legitimate, and its name disappeared almost immediately.

Seven Banks in Bristol.

1804. Bristol Commercial Bank.

1806. Stuckey's Banking Company.

In September of 1806, the Bristol and Somersetshire Bank opened business, their premises being on the Quay: and the name of Stuckey, which was at this time closely connected with the business, appeared in Bristol for the first time. In the directory for the following year the Bank is described as Stuckey, Lean,

Lean, Hart, and Maningford, James Lean and John Maningford being the managers of the Bristol business. The concern soon after became known as Stuckey's Banking Co., and it bears that name at the present day. 1806.

The following year a small banking business was started in Bell Lane, under the style of Lewsly, Webber, and Wilcox, but it does not appear to have met with much success, and its name soon disappeared. 1807. LEWSLY, WEBBER & WILCOX.

Two new Banks came into existence in 1808. In January the Bristol Tolzey Bank commenced business in Corn Street, having for its partners Samuel Worrall, Andrew Pope, and J. Edmunds: and later on in the year the Banking firm of Birch, Pitt, Fripp & Co. opened in the Tailors' Hall, the original partners in this concern being Samuel Birch (who left the Miles' Bank this year), Joseph Pitt, William Fripp, Timothy Powell, and Edward Brice. The Tailors' Hall apparently served for temporary premises only, as in the Directory for the following year the establishment is described as being in Bridge Parade. 1808. TOLZEY BANK. BIRCH, PITT & Co.

In this year the number of Banks in Bristol had reached the total of eleven, having increased by four since 1794. Eleven Banks in Bristol.

In 1809 Messrs. Tuffen & Pugh (who up to now had been partners in the Bank of Messrs. Savery & Co.) started an establishment at 28, Small Street: and the same year Messrs. Lewsly, Webber & Wilcox relinquished business. This brings us 1809. TUFFEN & PUGH.

1810. CASTLE BANK. us to the year 1810 when the Castle Bank came into existence. The original partners in this concern were Jacob Wilcox Ricketts, George Thorne, James George, Daniel Wait, William Dymock, and John Courtney, and the premises were the old Dutch House at the corner of High Street and Wine Street, where John Vaughan, the father of Bristol Banking, had carried on the combined businesses of Goldsmith and Banker in the early years of the previous century.

1811. BULLION BANK. In 1811 another new firm appeared in the field: the Bristol Bullion Bank commencing business at 37, Corn Street, with Henry Browne as sole partner.

Thirteen Banks in Bristol. The year 1811 is an interesting one in the annals of Bristol Banking, as the number of Banks had now reached a total of thirteen, and this number has never once been equalled up to the present day. To record this more completely I have sketched a rough plan shewing the different spots on which the thirteen Banks stood. These are shown by numbers, and underneath the plan is a key explaining to which Bank each number refers.

Hours of business of the Banks. It may be interesting also to make some reference to the hours of business of the several Banks at this date. The general practice appears to have been to shut at 12 on Mondays, other days at 2: Good Friday and Christmas day, shut the whole day: with the following exceptions—Birch, Pitt & Co. shut

Plan shewing the Sites of the Banks in Bristol in 1811.

Key.

1. The Bullion Bank.
2. Old Bank.
3. Ames, Cave & Co.
4. The Miles' Bank.
5. The Harford Bank.
6. The Castle Bank.
7. Savery & Co.
8. Ireland, Protheroe & Co.
9. The Exchange Bank.
10. The Tolzey Bank.
11. Tuffen & Pugh.
12. Birch, Pitt & Co.
13. Stuckey & Co.

shut on Thursdays at 3: and Stuckey & Co. shut every day at 4. 1811.

With regard to the hour of opening for business, although I have no actual proof, I believe the custom to have been for the Banks to open at 9.30 every morning.

In December of this year the Prudent Man's Friend Society came into existence. To this Society the city is indebted for the establishment of the Bristol Savings Bank, which was opened a few weeks later in Small Street: though it was not styled as such till three years later. Very shortly after its establishment its premises were moved to Bridge Street, where it remained until 1831. 1812. Savings Bank.

About this time the Bank of Tuffen and Pugh came to an end: and the same year Messrs. Savery & Co. moved their establishment from Narrow Wine Street to 62 "Broad Wine Street." 1815.

No further change is recorded until 1819, when the Tolzey Bank, which had been in existence eleven years, stopped payment. 1819. Failure of the Tolzey Bank.

The year 1820 is noticeable for the junction of the Miles' and the Harford Banks. No. 8, Corn Street, which had been the premises of the Harford Bank since 1799, became the Banking house of the amalgamating firms, who were henceforth styled Miles, Harford & Co. 1820. Junction of the Miles' and Harford Banks.

1820. BRISTOL COMMERCIAL BANK.

A prospectus appeared this year of a concern calling itself the Bristol Commercial Bank, Broad Street: but I can find no record of the concern ever starting business. Reference is made to this in a later chapter.

Ten Banks in Bristol.

The Banks in Bristol now numbered ten.

1825.

No event of interest is to be recorded for the next five years, which brings us to 1825.

The Panic of 1825.

This was a memorable year in the history of Banking, not only in Bristol, but throughout the whole of England. A spirit

Causes.

of wild speculation had seized upon the country the previous year, which had induced some Bankers, including the London house of Sir Peter Pole & Co., to invest money in securities not readily convertible, to a larger extent than was prudent. Towards the close of 1825, which had opened with every appearance of commercial prosperity, the course of exchange became unfavourable, and there was a demand for gold for exportation. The result was that in December the Bank of England found it necessary to restrain its issues: causing severe pressure in the city. The Banking house of Sir Peter Pole & Co., who were agents to two firms, Ames, Cave & Co., and Haythorne & Wright, in Bristol, as well as to several other country Banks, had to suspend payment: and their failure brought about one of the most disastrous panics known in history, involving widespread ruin and misery. Curiously enough only one Bank in Bristol actually failed: but several Banking houses

Sir Peter Pole & Co. suspend payment.

Effect of the Panic on Bristol.

houses were materially weakened, more than one firm relinquishing business, while other establishments, to strengthen themselves, resorted to amalgamation. 1825.

The sole failure in Bristol was that of the Bullion Bank, which stopped payment on Dec. 20.

In 1826 the three following Banks in Bristol relinquished business: Pitt, Powell, and Fripp, who had started in 1808: the Castle Bank, which had been in existence since 1810, and the Exchange Bank, which dated back to 1766. The same year saw the amalgamation of the Old Bank and Messrs. Ames, Cave and Co., the latter firm moving across Corn Street to the premises of the Old Bank. 1826. Junction of the Old Bank with Ames, Cave & Co.

The panic of 1825 left a great mark on Bristol: as in the space of less than one year the number of Banking Houses in the city was reduced by one half. At the commencement of the year there were ten banks in existence; the result of the panic was to reduce that number to five. To illustrate this I give below a list of the ten Banks existing before the panic, making a note in each case where a change occurred. Number of Banks in Bristol reduced from 10 to 5.

1. The Old Bank 2. Ames, Cave & Co.	Amalgamated - -	1
3. Miles, Harford & Co.	- - - -	2
4. The Bullion Bank.	Failed.	
5. Haythorne & Wright	- - - - -	3
6. Pitt, Powell & Fripp.	Relinquished business.	

7. The

1826.

7. The Castle Bank. Relinquished business.
8. Savery & Co. - - - - - - 4
9. Stuckey & Co. - - - - - - 5
10. The Exchange Bank. Relinquished business.

To guard against the recurrence of such a crisis as the panic of 1825, the following three measures were introduced almost immediately:

(1) The Joint Stock Act.
(2) The opening of branches of the Bank of England.
(3) The abolition of notes under £5.

It may be of interest to some if I make brief reference to each of these measures.

(1) *The Joint Stock Act.*

Joint Stock Act.

Previous to this year it was not lawful for any Bank in England, except the Bank of England, to have more than six partners. In 1826 this prohibition was removed, and an Act of Parliament, known as the Joint Stock Act, was passed, which permitted the formation of Banks having more than six partners at a greater distance than 65 miles from London, on certain conditions, one of which was that such Banks should not make their notes payable in London.

Stuckey and Co. become a Joint Stock Company.

Messrs. Stuckey & Co. were not slow in taking advantage of this Act, as we find them registered as a Joint Stock Company the same year, moving their establishment from the Broad Quay, where they had been since 1806, and taking over

over the business and premises of Messrs. Ricketts & Co., at the corner of High Street and Wine Street, better known as the Castle Bank. 1826.

(2) *The opening of branches of the Bank of England.* 1827.

BRISTOL BRANCH OF THE BANK OF ENGLAND.

This brings us to 1827, in July of which year the Bristol branch of the Bank of England opened at 3, Bridge Street, where it remained for twenty years, moving at the end of that period to its present quarters in Broad Street.

The establishment of a branch of the Bank of England in Bristol was received with much dissatisfaction by the Banking community: and it appears that the Country Bankers generally in the other towns where branches were established looked upon the matter with equal disfavour. In December a meeting of Country Bankers was held in London, when several resolutions were passed disapproving of the action of the Bank of England, one resolution stating "that the Country Bankers would not "complain of rival establishments founded upon equal terms: "but they do complain of being required to compete with "a great Company, possessing a monopoly and exclusive "privileges."

(3) *The abolition of notes under £5.*

Abolition of Notes under £5.

About the same time an Act was passed to limit, and after a certain period to prohibit, the issuing of promissory notes under a limited sum, in England. Under this Act no further notes under £5 were allowed to be stamped, and those already stamped

1827. stamped could not be issued or re-issued after the 5th April, 1829, under a penalty of £20.

1828. In 1828 Messrs. Savery and Co., relinquished business, after a long connection with Bristol of over forty years: and the same year a change of premises took place, the Bristol City Bank (Messrs. Haythorne and Wright) moving from All Saints' Passage to 46, High Street.

1831. Bristol Riots. This was the year of the Bristol riots, but, fortunately for the commercial prosperity of the city, the Banks were spared.

In December we read that the Bristol Savings Bank (the establishment of which was noticed under the year 1812) moved from Bridge Street to St. Stephen's Avenue.

1833. Act for Abolition of Slavery passed. The Act for the Abolition of Slavery in the English Colonies was passed this year, and it was agreed that the sum of twenty million pounds should be paid as compensation to those who owned slaves. According to a Parliamentary return issued a few years later the following local names appear in the list of those who received compensation under the Act, together with the amounts they received. I give these names below:—

1833. Slave Compensation Fund.

Richard Bright	£8,092
Robert Bright	3,820
James E. Baillie	12,967
H. D. and J. E. Baillie and G. H. Ames	23,024
Thomas Daniel	55,177
Philip John Miles	9,076

The

1834. NORTHERN AND CENTRAL BANK OF ENGLAND.

The business of the Bristol City Bank, which had been established since 1794, and whose partners were now Joseph Haythorne and George Wright, was this year taken over by the Northern and Central Bank of England, who opened in the same premises at 46, High Street.

NEW CITY BANK.

The same year saw the establishment of two other Banks: Messrs. Goss and Edwards started a business in Narrow Wine Street, under the name of the New City Bank: and on 29th December, the West of England and South Wales District Bank opened their central office in the exchange, establishing at the same time eight branches.

WEST OF ENGLAND AND SOUTH WALES DISTRICT BANK.

1836.

In 1836 the New City Bank, which had been in existence only two years, gave up business, and their example was followed the next year by the Northern and Central Bank of England, who sold their concern to the National Provincial Bank of England, the latter opening in the same premises, 46, High Street, where they continued until 1863, when they moved to their present house in Corn Street.

1837. NATIONAL PROVINCIAL BANK OF ENGLAND.

1837.

On glancing over the period since the panic of 1825 one notices how many changes had taken place. In 1826 the number of Banks in Bristol stood at five. Between 1826 and 1837 five new Banks came into existence, while four relinquished business: the result being that the establishment of a branch of the National Provincial Bank in 1837, brought the number of Banks up to six.

The

1844. Bank Charter Act.

The all important Bank Charter Act was passed this year, and under its provisions, as far as Country Banks were concerned, it was enacted:

Provisions.

(1) That there should be no new Banks of issue.

(2) That the issue of notes should be restricted, a maximum being fixed, regulated on a scale of averages.

(3) That Bankers ceasing to issue notes would receive compensation from the Bank of England.

(4) That existing Banks of issue might continue under certain limitations.

Results of the Act in Bristol.

The result of the Act on the Banks in Bristol was as follows. From an official return in the London Gazette in September, it appears that the average circulation of the local Banks had been as follows:

Bristol Old Bank (Baillie, Ames, Cave & Co.) -	£89,540
Bristol Bank (Miles, Harford & Co.) - -	48,277
West of England & South Wales District Bank	83,535
Stuckey's Banking Company - - - -	356,970

The National Provincial Bank of England had also a large note issue.

On the passing of the Act: the Old Bank decided to cease issuing notes, and compounded with the Bank of England; Messrs. Miles, Harford & Co. continued to issue their own notes

notes until 1877, in which year they amalgamated with the Old Bank; The West of England Bank continued their own note issue up to their failure in 1878; Messrs. Stuckey & Co. also decided to make no change, and have continued to issue their own notes up to the present day; while the National Provincial Bank made no change until 1866, when they ceased their own note issue on opening their London Bank at 112, Bishopsgate Street, which had been their London office since their formation in 1833. 1844.

Another consequence of the Bank Charter Act was that at the instance of the Old Bank a system of daily exchange between the Banks in Bristol was established this year, reference to which is made in the chapter on the history of the Old Bank. Daily Exchange between Banks established.

In 1847 the Bristol branch of the Bank of England removed their establishment from 3, Bridge Street, where they had been located since 1827, to their new Banking House in Broad Street. 1847. Bank of England move to Broad Street.

During the next three years no event of any consequence happened, and this brings us to the year 1850 and the close of this section.

A century had passed away since the formation of the Old Bank, and at this time the following Banking Houses, six in number, were in existence in Bristol: 1850. Six Banks in Bristol.

Old

1850. Old Bank, Baillie, Ames, Cave & Co., Corn Street - - - - - established 1750

Miles, Harford & Co., 8, Corn Street - ,, 1752

Stuckey's Banking Co., corner of High Street and Wine Street - - - ,, 1806

Bristol branch of the Bank of England, Broad Street - - - - - ,, 1827

West of England & South Wales District Bank, Exchange - - - - ,, 1834

Branch of the National Provincial Bank of England, 46, High Street - - ,, 1837

A Review of Banking in Bristol from 1750 to the present day.

SECTION III. 1850 to the present day.

AS has been stated at the close of the previous chapter, there were six Banking establishments in Bristol in 1850. 1850.

In 1854, a change of premises is recorded, Messrs. Stuckey & Co. moving from the corner of High Street and Wine Street (the old Castle Bank) to the new house which had been erected for them in Corn Street. On the site of this house the Bank of Ames, Cave & Co. stood previous to their amalgamation with the Old Bank in 1826. 1854. Stuckey & Co. move to Corn Street.

This year a small concern calling itself the Branch Bank of Deposit opened business at 8 Park Street: but it does not appear to have held a position of any importance, and disappeared after four years. 1857. BRANCH BANK OF DEPOSIT.

The same year we read that the West of England and South Wales district Bank "removed from the premises occupied by "them in the Exchange Buildings since the first formation to the "new house opposite, which, it is said, has cost from first to "last £40,000." The Bank had, in 1853, purchased the old Bush Inn, which was pulled down and the new Banking house was erected on its site. West of England Bank move into their new quarters.

The

1863. LONDON AND SOUTH WESTERN BANK.

The year 1863 is noticeable for the formation of a branch of the London and South Western Bank, which took over the premises of the National Provincial Bank at 46 High Street, the latter concern moving the same year to their present quarters in Corn Street.

1865. SOUTH EASTERN BANKING CO.

Two years afterwards a branch of the South Eastern Banking Company was opened at 10 High Street; but its life in Bristol was a very brief one as it had disappeared by

1866. ENGLISH JOINT STOCK BANK.

1866, in which year the English Joint Stock Bank opened a branch in the same premises, 10 High Street.

The Panic of 1866.

The year 1866 was a memorable one in the history of Banking, being marked by the most disastrous panic that England has ever seen. In a brief sketch of this kind I have not the space to enumerate the several events which led up to and caused the crisis: suffice it to state that one of the

Causes.

main causes of the panic was the too rapid formation of financial companies under the Limited Liability Act, which had been passed only four years previously. No less than 263 new Companies were formed between 1862 and March, 1864, and before the year 1866 opened, many others had been added to that number. The result of this was that at the commencement of the year a general feeling of uneasiness and suspicion had come upon the commercial world, and all sorts of securities were thrown upon the market at once. The general feeling of distrust increased as the year went on, and by the beginning of May

May culminated in universal panic, owing to the failure of the Joint Stock Discount Company, and the stoppage of a Bank at Liverpool. On May 3rd, the Bank rate was raised to 7: on the 8th to 8; and on the 9th to 9. On the 10th of May, the most disastrous failure that ever filled the City of London with panic and dread took place, the great house of Overend Gurney & Co. stopping payment for upwards of ten millions sterling, and the Bank of England raised their rate to 10 per cent. 1866. The Failure of Overend Gurney & Co.

The failure of Overend Gurney & Co., the oldest and most powerful discount house in the kingdom, was followed by the stoppage of the English Joint Stock Bank: while the Imperial Mercantile Credit Co., the European Bank, the Bank of London, the Consolidated Bank, and the house of Agra and Masterman's, all closed their doors within the space of seven days. The three latter were perfectly solvent, and the Consolidated Bank and Agra & Masterman's subsequently resumed business. A writer in the "Bankers' Magazine," referring to the panic, says: "A greater crash has never taken place in any one week in any country in the world." The Crisis at its height.

In the midst of the excitement, no one knowing what house would be the next to fail, the Bank Charter Act was suspended, and the country was saved.

The effect of the panic on Bristol was very slight: the only Bank that had to suspend payment being the Bristol Branch Effect on Bristol.

1866. Branch of the English Joint Stock Bank. Messrs. Prescott, Grote & Co., the London Agents of the Old Bank, and Messrs. Barnetts, Hoares & Co., the London Agents of the Miles' Bank, were very considerably drawn upon during the crisis; but both these Banking houses were easily able to weather the storm.

1872. WILTS AND DORSET BANK. 1873. To return to Bristol; in 1872 a branch of the Wilts and Dorset Banking Co. was opened in Broad Street under the Grand Hotel, and the following year they moved their premises to the present offices of the Liverpool, London and Globe Insurance Co. in Corn Street.

1877. Amalgamation of the Old Bank and Miles' Bank. No further change is recorded until the year 1877, when an important event occurred in the history of Bristol Banking. The Old Bank this year amalgamated with the Bank of Sir Wm. Miles, Bart., & Co., the latter firm transferring their business to the premises of the Old Bank. The two longest established Banking houses in this city, who for a century and a quarter had been in friendly rivalry, thus eventually became one: the Old Bank having a record of one hundred and twenty-seven years, while the life of the Miles' Bank only fell two years short of that figure.

1878. The Panic of 1878. In 1878 a panic, which, though not so terribly disastrous as that of 1866, yet causing more serious effects on Bristol, overwhelmed the country.

The

1878. Failure of the City of Glasgow Bank.

The initial cause of this panic was the stoppage of the City of Glasgow Bank on 2nd October, its failure being brought about to a great extent by large and imprudent advances on unrealizable securities. Following on this occurred the stoppages of other houses in London and the Provinces, culminating on December 9th in the failure of the West of England and South Wales District Bank, Bristol, with liabilities of about five millions.

The West of England Bank stops payment.

The stoppage of this Bank is, I fear, too well remembered to require any comments here: suffice it to state that its fall was due to causes in many ways similar to those which brought about the ruin of the City of Glasgow Bank, and resulted in ruin to many hundreds of people not only in the City and neighbourhood of Bristol, but throughout the whole of South Wales and the West of England.

Capital and Counties Bank.

The same year saw the opening of a branch of the Capital and Counties Bank, the premises being in Victoria Street.

1879. Bristol and West of England Bank.

In 1879 a new Company, entitled the Bristol and West of England Bank, formed under the Limited Liability Act, was started in Corn Street, taking over the premises and business of the West of England Bank: and the same year the Wilts and Dorset Bank transferred their quarters to the corner of St. Stephen Street, the present offices of the Royal Insurance Co.

1880. A further change occurred in 1880, the London and South Western Bank moving from 46, High Street, to their present premises in Corn Street.

1884. BRISTOL JOINT STOCK BANK. The Bristol Joint Stock Bank opened in Corn Street this year: and the Capital and Counties Bank moved from Victoria Street to Clare Street.

1885. NATIONAL BANK OF WALES. The following year we find the National Bank of Wales establishing a branch in Bristol.

1890. Clearing House established. The year 1890 is noticeable for the establishment of the Bristol Clearing House, which commenced business on March 10th. The Banks in Bristol had now reached ten in number, and no change in their constitution took place until 1891.

1891. Amalgamation of the Old Bank with Prescott's, Dimsdale's and Tugwell's Banks. The year 1891 is an important one, as we have to record the amalgamation of the Old Bank, Bristol, with Prescott & Co., Threadneedle Street, London, Dimsdale, Fowler & Co., Cornhill, London, and Tugwell, Brymer & Co., Bath. The new Company, incorporated under the Joint Stock Companies' Acts, was henceforth known as "Prescott, Dimsdale, Cave, Tugwell & Co., Ltd."

LONDON AND PROVINCIAL BANK. The same year a branch of the London and Provincial Bank was opened in St. Stephen's Avenue, and the Bristol Joint Stock Bank gave up business.

1892. LLOYD'S BANK. The Bristol and West of England Bank relinquished their business in 1892, being taken over by Lloyd's Bank, Ltd., in the same premises.

On

1892. On January 1st this year Messrs. Stuckey & Co. became a Limited Company, being henceforth styled "Stuckey's Banking Company, Ltd."

1893. METROPOLITAN BANK. The National Bank of Wales relinquished business in 1893, and were succeeded by the Metropolitan Bank of England and Wales, who opened a branch in the same premises.

The Wilts and Dorset Bank changed their quarters again this year, moving from the corner of St. Stephen Street to their present address.

1899. Ten Banks in Bristol at the present day. No change has occurred in the number or constitution of the Banks in Bristol since 1893: and below is given a list of the several Banking establishments at the present day, together with the dates on which they commenced business in Bristol:

	Established
The Old Bank, 35 Corn Street - - - -	1750
Stuckey & Co., 32 Corn Street - - - -	1806
Branch Bank of England, Broad Street - - -	1827
National Provincial Bank of England, 31 Corn Street	1837
London and South Western Bank, 47 Corn Street -	1863
Wilts and Dorset Bank, 41 Corn Street - - -	1872
Capital and Counties Bank, 4 & 6 Clare Street - -	1878
London & Provincial Bank, St. Stephen's Avenue -	1891
Lloyd's Bank, 55 Corn Street - - - - -	1892
Metropolitan Bank of England & Wales, Corn Street	1893

With

1899. Conclusion.

With this chapter ends the review of Banking in Bristol, embracing a period of practically one hundred and fifty years.

The establishment, and gradual growth in the number, of the several Banks have been briefly reviewed; shewing that in the early part of this century the Banking houses in Bristol numbered as many as thirteen, which is the highest figure they ever touched.

Reference has also been made to the various regulations in the Note issues from 1750 until the passing of the Bank Charter Act in 1844.

The panics of 1793, 1797, 1825, 1866, and 1878, have been touched upon, shewing the effects each crisis had upon the commercial life of this city.

During this period of one hundred and fifty years, thirty-five Banks came into existence in Bristol, and out of that number ten only remain at the present day. Of these, no less than six were established after the year 1860, three came into existence between 1800 and 1860, while only one, the Old Bank (now including the Miles' Bank, the Harford Bank, and the Bank of Ames, Cave & Co.), was in existence prior to the commencement of the nineteenth century.

History

OLD BANK.

£1 Note.

Dated 18th March, 1820.

From a Note in the Author's Collection.

History of the Old Bank, Bristol.

1750 to 1899.

ON Wednesday, August 1st, the Old Bank came into existence, opening business at No. 42 Broad Street. Reference is made to the event by more than one chronicler. 1750. Opening of Bank. Notices.

In the "Universal Magazine" for August, 1750, it is thus mentioned: "Bristol, August 4th. Last Wednesday, the 1st "instant, the Bristol Bank was opened in Broad Street, under "the direction of the following Gentlemen, who are at the head "of this noble design, intended for the general good and con- "veniency of trade in this part of the nation and indeed for "the kingdom in general, viz., Mr. Isaac Elton, Mr. Harford "Lloyd, Mr. William Miller, Mr. Thomas Knox, Mr. —— Hale. "Such large sums of money daily offer, that the tellers and "clerks meet with difficulty to dispatch the discompts fast "enough." "Universal Magazine."

Mr. John Latimer, in his "Annals of Bristol in the 18th Century," alludes to it thus: "The first Banking Company "established in Bristol was formed early in March, 1750, and "the proprietors opened their offices in Broad Street on the "1st August. The partners in the enterprise were Isaac Elton, "Harford Lloyd, William Miller, Thomas Knox, and Matthew "Hale." Latimer's "Annals of Bristol."

There

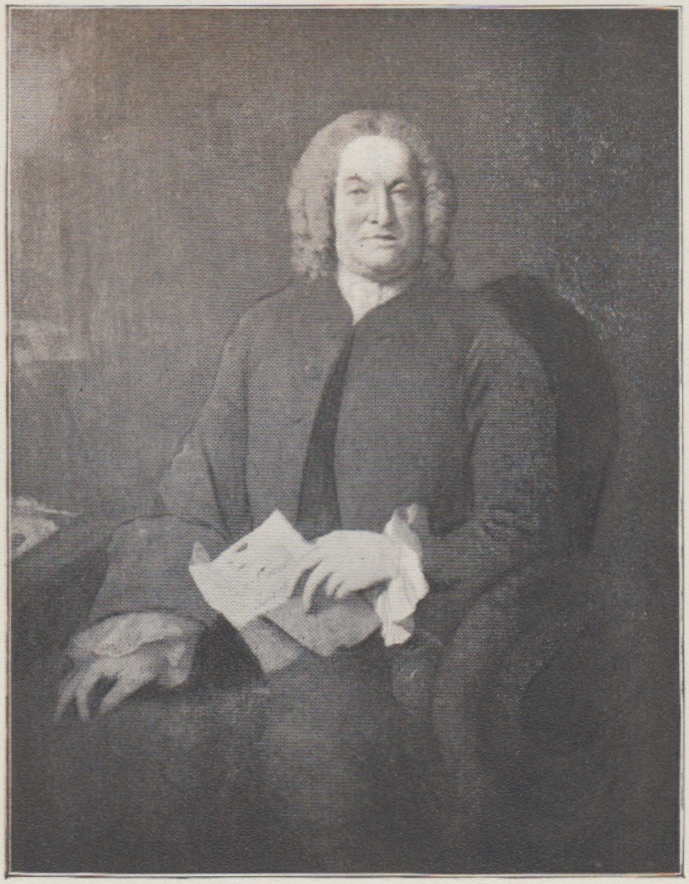
1750. Original Site.

There has been some difference of opinion as to the original site of the Old Bank in Broad Street; but the following extract from a note book compiled in 1781 by the Rev. James New, who was Vicar of St. Philip & Jacob 1772 to 1810, clears up the difficulty and fixes accurately the exact spot where the Banking House originally stood. "Many houses "in this (St. John's) Parish have been pulled down to make "openings: a Bridge occupies the place of some—warehouses "that of others. But a street has been lately built from "where the Old Bank stood in Broad Street to Tower Lane "steps which may for a time give a flourish to the Parish." From these notes we may conclude that the original site was at the point where John Street joins Broad Street.

It is a curious fact that in all the references made to the opening of the Bank where the list of original partners is given, the name of the senior partner "Onesiphorus Tyndall" is omitted.

Agreement for a Partnership.

As early as April an agreement for a partnership was drawn up and signed by the following six partners: Onesiphorus Tyndall, Harford Lloyd, Isaac Elton, William Miller, Thomas Knox, and Matthew Hale. The partnership was to subsist for four years certain, commencing Midsummer, and after the four years were expired for three years longer if agreed upon. Matthew Hale was to be cash keeper or managing partner, "that he (with the assistance of clerks) is to carry on the "business



Ones. Tyndall

From a picture at the Fort, Bristol,
in the possession of the Misses Tyndall.

ONESIPHORUS TYNDALL,

Senior partner in the Old Bank,

1750-1757.

OLD BANK.

FACSIMILE OF THE SIGNATURES OF THE SIX ORIGINAL PARTNERS.

April, 1750.

"business of Banking for the joint interest of the concern, "under the inspection and direction of the other partners, a "committee of whom shall meet once a week." A convenient house for carrying on the business was to be immediately purchased and fitted up so as to be ready for use by mid-summer. Mr. Hale and his family were to reside in the said house free of rent and taxes: and he was to be allowed a salary of £250 per annum, besides what might hereafter be allowed him for clerks, etc., in consideration whereof he promised "to make good bad money and the ballance of the cash." On the opposite page is given a reproduction of the signatures of the six original partners who signed this agreement. 1750.

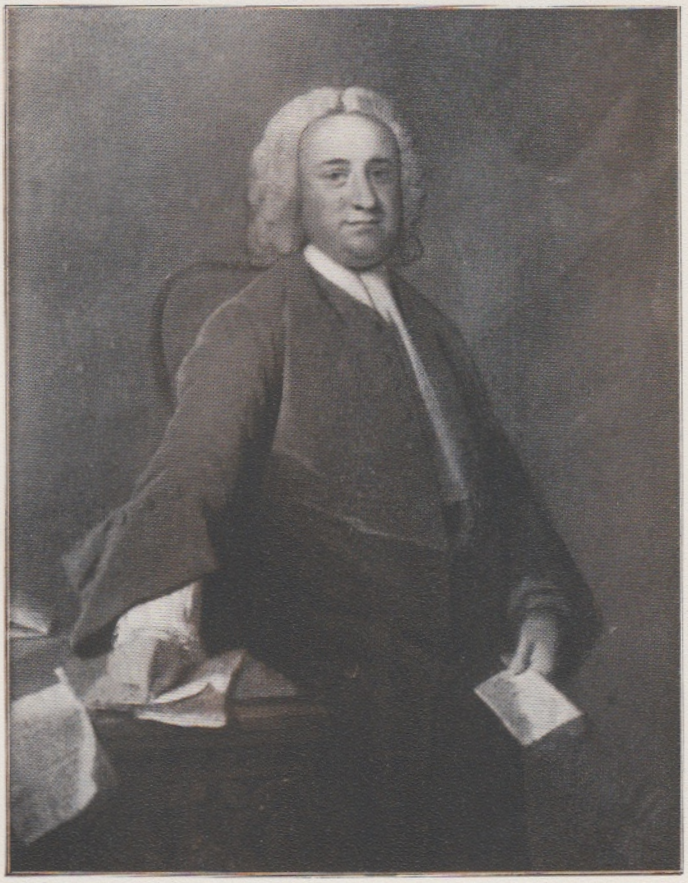
With regard to the original partners:

ONESIPHORUS TYNDALL (partner 1750 to 1757) was the son of Onesiphorus Tyndall, who came to Bristol in 1674 from Melksham Court, Gloucestershire. He was born in 1689: married in 1717 Elizabeth Cowles of Bristol: was a West India merchant and a partner in a firm of Drysalters. He was a freeman of the City of Bristol, and inherited from his brother John in 1743 a house in the Royal Fort. He died in 1757, and was buried at Christ Church, Bristol. ONESIPHORUS TYNDALL, 1750-1757.

HARFORD LLOYD (partner 1750 to 1776) was the son of Abraham Lloyd, of Winterbourne, who married Mary Harford. Harford Lloyd's sister Mary Lloyd married Joseph Beck, and their HARFORD LLOYD, 1750-1776.

1750. their daughter Mary Beck married Charles Harford of Bristol. The issue of this marriage was Joseph Harford, who was one of the original partners in Ames, Cave & Co.'s Bank in 1786. Harford Lloyd was a freeman of the city: and in "Sketchley's Directory" for 1775 he is described as "a merchant, 1 Dighton "Street." This house, known afterwards as Harford House, was purchased by some Roman Catholics in 1846, and became a convent. Harford Lloyd died 8th July, 1776.

ISAAC ELTON, 1750-1776. ISAAC ELTON (partner 1750 to 1776) was son of Jacob Elton and grandson of Sir Abraham Elton, 1st Baronet. He married Mary, daughter of Edward Mortimer, Esq. He was Sheriff of Bristol in 1743, Mayor in 1761, and Master of the Merchant Venturers in 1764-5. His Clifton residence was 19 Clifton Hill. In 1761 when he held the office of Mayor of the City, the Duke of York visited Bristol, and the event is thus described in the "London Chronicle" of 7th Jan., 1762. "1761, Dec. 27th. The Duke of York (brother of George III.) "visited Bristol, went to the Mayor's (Isaac Elton, Esq.) in "Queen Square, where he stayed for some time—then walked "to the Merchants' Hall, where he dined. After dinner to a "ball at the Assembly Rooms. His Royal Highness opened "the ball with Miss Elton, the Mayor's daughter, and danced "a minuet with Lady Cook: when the minuets were over he "began the country dances with Miss Elton again. Supped "at the Mayor's, and slept there. Tuesday morning His Royal "Highness breakfasted with Thomas Tyndall at the Fort, and "returned



Harford Lloyd

From a picture in the possession of H. H. Lloyd, Esq., of Thornbury, Gloucestershire.

HARFORD LLOYD,

Partner in Old Bank,

1750-1776.

Isaac Elton

From a picture at Whitestaunton Manor, Chard,
in the possession of Charles Isaac Elton, Esq., Q.C.

ISAAC ELTON,

Partner in the Old Bank,

1750-1776.

"returned to Bath to dinner." Miss Elton married Michael Miller, Junr., only son of Michael Miller, who was one of the original partners in what was afterwards the Miles' Bank. Isaac Elton died 6th June, 1776. 1750.

WILLIAM MILLER (partner 1750 to 1781) carried on the business of Grocer as well as Banker, and is reported to have died worth £190,000. He lived in a large house in Tailor's Court, Broad Street, which has in a shell over the door the initials and date $\overset{\text{I}}{\underset{1692}{}}\overset{\text{F}}{}\overset{\text{M}}{}$. The house is now occupied by Messrs. A. & J. Bolt, Bookbinders. William Miller died 26th Jan., 1781, aged 82. WILLIAM MILLER, 1750-1781.

THOMAS KNOX (partner 1750 to 1761) served the office of Sheriff of the City in 1754: and died on June 2nd, 1762. THOMAS KNOX, 1750-1761.

MATTHEW HALE (partner 1750 to 1764) was the cash keeper or managing partner, and lived over the Bank. He was appointed Treasurer of the local patriotic fund raised during the rebellion of 1746, and is believed to have been one of the last male descendants of the celebrated Sir Matthew Hale. He died April 13th, 1764. MATTHEW HALE, 1750-1764.

At the date of its formation it appears that the Old Bank drew on the firm of Sir Joseph Hankey & Co., Fenchurch Street, who continued to act as their London Agents until the year 1766, when the Bank of Prescott, Grote & Co., Threadneedle Street, London, was established. London Agents.

Below

1750. Earliest Customers of the Old Bank.

Below are given the names of some of the earliest customers of the Old Bank, which I have copied from the original ledger. This list embraces the years 1750, 1751, and the early part of 1752, during which period no other Banking house existed in Bristol. The names I have selected are in many cases familiar even to-day, and the list is an interesting record as it is the first indication of Banking accounts in this City.

1750.

ISRAEL ALLEYNE.
JOHN BRAIKENRIDGE.
SAMUEL BRIGHT.
ISAAC BURGES.
NEHEMIAH CHAMPION, Junior.
WILLM. CHAMPION & CO.
THOMAS CURTIS, *Mayor* 1749.
MARK DAVIS.
JOHN EVANS & CO.
RICHARD FARR, *Mayor* 1763.
ROBERT GORDON, *Mayor* 1773.
WILLIAM GORDON.
GEORGE HALE.
HENRY HOBHOUSE.
JAMES LAROCHE, *Mayor* 1750.
NICHOLAS PERRY.
WILLIAM SWYMMER.
HENRY WEARE, *Sheriff* 1755.

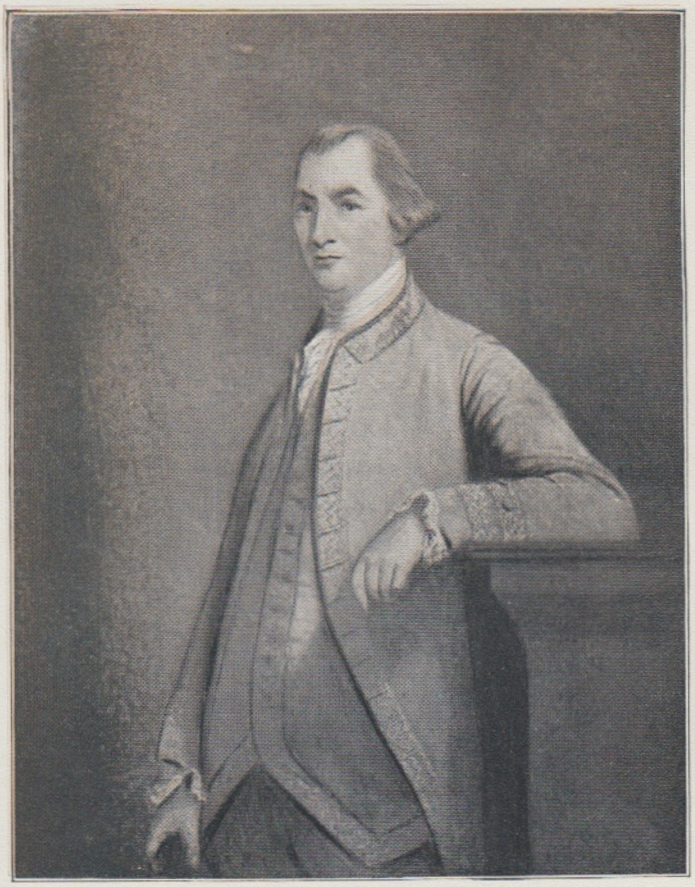
1751.

JOHN BRICKDALE.
CHARLES BRAGGE.
JOHN CURTIS, *Sheriff* 1749.
THOMAS DANIEL.
THOMAS DEANE, *Mayor* 1770.
GEORGE DAUBENY.
ABRAHAM ELTON, 3rd Bart., *Mayor* 1742.
ANN FARLEY.
WILLIAM GAYNER.
THOMAS GOLDNEY.
RICHARD PRANKERD.
JOHN SCANDRETT.
SIR BOUCHIER WREY, Bart.

1752.

JEREMIAH AMES, *Mayor* 1759.
GEORGE BUSH.
ABRAHAM ISAAC ELTON, 4th Bart.

The



T. Tyndall.

From a picture at the Fort, Bristol,
in the possession of the Misses Tyndall.

THOMAS TYNDALL,

Partner in the Old Bank,

1757-1794.

1757. THOMAS TYNDALL, 1757-1794.

The senior partner of the Bank, Onesiphorus Tyndall, died this year and was succeeded by his son, THOMAS TYNDALL, who continued a partner till 1794. He was born in 1722: married in 1754 Alicia Smith, and the same year was made a Freeman of the City. In 1760 he built a mansion called the Fort on the site of the former house. He died in 1794, aged 72, and was buried at Christ Church, Bristol.

1762. 1764.

Thomas Knox died this year: and three years afterwards the name of Matthew Hale disappeared. This reduced the number of partners to the following four: Harford Lloyd, Isaac Elton, William Miller and Thomas Tyndall; and it was thought advisable to admit two new partners, Benjamin Gillam and John Edye.

BENJAMIN GILLAM, 1764-1789.

Of BENJAMIN GILLAM (partner 1764 to 1789) I have been able to ascertain very little. In "Sketchley's Directory" for 1775 he is described as living at No. 11, Small Street: and the "Bristol Journal" of 6th June, 1789, refers as follows to his death which took place that year: "Died Sunday last, after a very short illness, Benjamin Gillam, Esqre., Banker of this city."

JOHN EDYE, 1764-1794.

JOHN EDYE (partner 1764 to 1794) had been chief clerk, and now took the place of Matthew Hale as managing partner. He resided at Stokes Croft, and afterwards at Frenchay where he died 3rd June, 1794.

1766. Change of London Agents.

The Bank of Prescott, Grote & Co., Threadneedle Street, London, was established in 1766, and it appears that they became

1766. became the London Agents of the Old Bank the same year, in succession to Sir Joseph Hankey & Co., Fenchurch Street, who had acted in that capacity since 1750.

1776. Premises moved to Clare Street.

About this year an opening was made in Broad Street for a new street to be called John Street, and the point selected was where the Old Bank stood. This necessitated pulling down the Bank house and the removal of the business to another building: and in "Felix Farley's Journal" for 17th April, 1776, we read that "the Company announced their intended removal from Broad Street to the house erected for their business at the upper end of Clare Street, and adjoining Corn Street, on May 1st." The premises are now (1899) occupied by the Royal Insurance Co. and are in Corn Street: but in 1776 they formed part of Clare Street, Leonard's Lane then dividing Corn Street from Clare Street. The removal of the Bank to No. 32 Clare Street took place later in the year: and about the same time we learn that "they were appointed exchangers of the light gold coins for this city and neighbourhood conformable to his Majesty's proclamation."

The names of Harford Lloyd and Isaac Elton both disappeared this year, and fresh articles of partnership were drawn up, the old partners remaining on being William Miller, Thomas Tyndall, Benjamin Gillam, and John Edye: Isaac Elton being admitted in the place of his father.

ISAAC

Isaac Elton

From a picture at Whitestaunton Manor, Chard,
in the possession of Charles Isaac Elton, Esq., Q.C.

ISAAC ELTON,

Partner in the Old Bank,

1776-1790.

1776. ISAAC ELTON, 1776-1790.

ISAAC ELTON (partner 1776 to 1790), of Stapleton House, Co. Gloucester, and Whitestaunton Manor, Chard, twice served the office of Sheriff of the City, in 1765 and 1770. He married firstly, Sarah, eldest daughter of Samuel Peach, of Tockington: she died in 1763; and secondly, Miss Tierney, by whom he had a son Isaac, who eventually succeeded him in the Bank. He is described in "Sketchley's Directory" for 1775 as a "Merchant, Counter 9 Exchange." He was master of the Merchant Venturers 1773-4, and was elected Mayor 1783, but refused to serve. He died 31st March, 1790.

1781. This partnership continued till 1781, when William Miller died: and in 1789 Samuel Edwards was admitted a partner. 1789.

SAMUEL EDWARDS, 1789-1815.

SAMUEL EDWARDS (partner 1789 to 1815), resided at 61 Queen Square, and Cotham Lodge. In 1781, he purchased the advowson of Westbury, and the same year nominated his nephew, the Rev. William Embury Edwards, to the living. He was an ancestor of Mr. Charles L. F. Edwards of Wrington: combined Banking with a grocer's shop—at all events he or his brother kept a grocer's shop in Bristol, and the daughter of the grocer, an only child and heiress, married a certain Mr. Vivian (of a very old Cornish family), who bought the estate of Claverton, and built there the present house. Mr. Edwards died 21st January, 1815, aged 68.

Before the end of the year a further change occurred in the firm as Benjamin Gillam died, and this led to the admission of

1790. of two new partners the following year, Joseph Edye and William Skinner.

JOSEPH EDYE, 1790-1806.

JOSEPH EDYE (partner 1790 to 1806) was a son of John Edye. He served the office of Sheriff of the City in 1794, and in 1801 he was elected Mayor. He died in 1820. I can

WILLIAM SKINNER, 1790-1815.

gather no information about WILLIAM SKINNER, who continued a partner till 1815, beyond the fact that he was living in Stephen Street in 1794.

The death of Isaac Elton took place this year, and his son of the same name joined the firm, the partnership now consisting of the following: Thomas Tyndall, Isaac Elton, Samuel Edwards, John Edye, Joseph Edye, and William Skinner.

ISAAC ELTON, 1790-1837.

ISAAC ELTON (partner 1790 to 1837), of Stapleton House, Co. Gloucester, was grandfather to the present Charles Isaac Elton, Q.C., of Whitestaunton Manor, Chard. He married Catharine Bayard, a member of the same family as Thomas F. Bayard the American ambassador who visited Bristol in 1897, and died in 1898. Isaac Elton died 19th April, 1837, aged 66; and after his death his house was purchased for the Bishop's Palace.

1794. No further change occurred till 1794 when Thomas Tyndall died, his death being followed by that of John Edye the same year. The "Bristol Journal" of April 19th makes the following reference to Thomas Tyndall's death. "Died April 17th, at his "house

T Tyndall

From a picture at the Fort, Bristol,
in the possession of the Misses Tyndall.

THOMAS TYNDALL,

Partner in the Old Bank,

1795-1804.

"house in Berkeley Square, Thomas Tyndall, Esqre., Banker." 1794.
The Fort and Tyndall's Park had been disposed of during the building mania of 1791-2: and it remained out of possession of the Tyndall family till 1798, when it was acquired again.

Premises moved to Corn Street.

The same year saw a change in the site of the Bank. Since 1777 the premises had been in Clare Street, and now the Bank moved to the house in Corn Street, where they have remained up to the present day. The premises are described in the conveyance as "a messuage in Corn Street—divided into two houses, the front lately occupied by Samuel Johnson, stationer, and the back being lately the Cock Alehouse."

1795.

To fill the vacancy caused by the death of Thomas Tyndall the previous year, his son Thomas Tyndall was in 1795 taken into partnership: but no new partner was admitted in the place of John Edye, the reason no doubt being that his son Joseph was already a member of the Bank. The firm now stood thus: Thomas Tyndall, Isaac Elton, Samuel Edwards, Joseph Edye and William Skinner.

Thomas Tyndall, 1795-1804.

Thomas Tyndall (partner 1795 to 1804) was born in 1764: married in 1786 Marianne Schimmelpenninck. In 1803 he was appointed Lieutenant-Colonel of the Bristol Volunteers, which were raised in 1797. He was Deputy Lieutenant of the County of Gloucester and Bristol, and died in 1804, aged 40: buried at Christ Church, Bristol.

The

1804. The partnership continued as above till the year 1804, when Thomas Tyndall died: and by a deed dated 3rd October the same year, his widow Marianne was allowed to keep on his share in the Bank, the reason being that his son Thomas was only 17 years old, and could not succeed his father in the Bank until he came of age.

1806. A dissolution of partnership took place in 1806, Joseph Edye retiring from the firm. His retirement is thus alluded to in the Diary of a Bristol citizen: "1806, Aug. 14th. At the Old Bank in Corn Street the concern this day turned out Joseph Edye, and formed a new firm by taking in Mr. Peter Baillie."

PETER BAILLIE, 1806-1811.

PETER BAILLIE (partner 1806 to 1811) was the eldest son of Evan Baillie of Dochfour, who was Member of Parliament for the City of Bristol 1802-1812, and raised the Bristol Volunteers in 1797. He was a leading Whig of the day, and was president of the Anchor Society in 1810. He resided at 6, Berkeley Square: married Elizabeth, daughter of John Pinney, of Somerton. He represented the Inverness Burghs in Parliament from 1807 to 1811, and died Sep. 1st, 1811.

1809. THOMAS TYNDALL, 1809-1841.

THOMAS TYNDALL, son of Thomas Tyndall who died in 1804, was this year admitted a partner: having come of age the previous year. He continued a member of the Bank till 1841. In 1812 he married Mary Sybella Hill. He died in 1841, and was buried at Christ Church.

No

Thomas Tyndall

From a picture by Lonsdale, R.A., at the Fort, Bristol, in the possession of the Misses Tyndall.

THOMAS TYNDALL,

Partner in the Old Bank,

1809-1841.

Hugh D Baillie

From a photograph in the Committee Room at the Old Bank, Bristol.

HUGH DUNCAN BAILLIE,

Partner in the Old Bank,

1812-1866.

No further change occurred in the constitution of the Bank till the year 1811, when Peter Baillie died, and the following year his two brothers, Hugh Duncan Baillie and James Evan Baillie were admitted in his place: the firm being now constituted as follows: Isaac Elton, Samuel Edwards, Hugh Duncan Baillie, James Evan Baillie, Thomas Tyndall, and William Skinner. 1811. 1812.

Hugh Duncan Baillie (partner 1812 to 1866) was the second son of Evan Baillie of Dochfour, who was M.P. for Bristol 1802-1812. He was a prominent Whig, was president of the Anchor Society in 1807, and was nominated and stood for Bristol in 1818, but was unsuccessful. He was Lord Lieutenant of Ross-shire. He resided in a large house in Park Row, the site of the present theatre: and here he entertained Queen Charlotte when she visited Bristol in 1817. He was M.P. for Rye 1830-1, standing as a whig: and he represented Honiton from 1835-1847 in the conservative interest. He purchased the estate of Redcastle, which he afterwards handed over to his brother James Evan. He died 21st June, 1866, aged 89. Hugh Duncan Baillie, 1812-1866.

James Evan Baillie (partner 1812-1863) was a younger brother of Hugh Duncan Baillie. He was a leading Whig and was president of the Anchor in 1815. He was M.P. for Tralee 1813-1815: and in 1820 he was nominated for Bristol against his consent. In 1830 he successfully contested Bristol, and remained James Evan Baillie, 1812-1863.

1812. remained a member for the city till 1835, when he lost his seat at the general election. On the Act for the Abolition of Slavery in the English Colonies coming into force on Aug. 1st, 1834, James Evan Baillie was one of those who received compensation, the amount paid to him being £12,967. He died in 1863 in London, aged 82. He was owner of the Redcastle Estate, which was handed to him by his elder brother, Hugh Duncan, and which he entailed on his nephew, the Rt. Hon. Henry James Baillie and his male heirs, failing whom it was to pass to the elder branch of the family. *(See under Henry James Baillie.)*

1815. The next change in the Bank occurred in 1815, when the names of Samuel Edwards and William Skinner disappeared: and to fill their places James Palmer and William Edwards, who were both in the employ of the Bank as clerks, were
1816. taken into partnership the following year.

JAMES PALMER, 1816-1854.

JAMES PALMER (partner 1816-1854) was the son of the proprietor of a public-house, "The Chequers" on Redcliff Back, in St. Mary Redcliff: and when quite a boy he helped his father in his business. He was afterwards apprenticed to a shipwright, but not taking to that class of work, he applied for and obtained a situation as clerk in the Old Bank, where he worked so diligently that (as has been stated above) he was taken in as partner in 1816. So great was his application that the day he was married, his honeymoon consisted of

J. E. Baillie

From a picture at Dochfour, Inverness,
in the possession of J. E. B. Baillie, Esq., M.P.

JAMES EVAN BAILLIE,

Partner in the Old Bank,

1812-1863.

James Palmer

From a picture in the possession of his niece, Miss Cannington, of 2 Hill Side, Cotham Hill, Bristol.

JAMES PALMER,

Partner in the Old Bank,

1816-1854.

of a run down to Portishead, and having dined, he returned to Bristol, got the key of the Bank, and posted up the books before he retired to rest. He left the Bank in 1854, and died in 1860 at the age of 87, leaving a fortune of £200,000. 1816.

WILLIAM EDWARDS (partner 1816-1852) started life as quite a poor boy. At an early age he obtained a situation as clerk in the Old Bank, and his services soon became so valuable that in 1816 he was admitted as a partner. He married in 1800 Sarah Oldham, by whom he had a son, George Oldham Edwards, who succeeded him in the Bank. In the notice of his death which took place in 1854, two years after his retirement from the Bank, the following reference is made to the work he did: "Though illness had for some time "incapacitated him from taking an active part in mercantile "concerns, his fellow citizens remembered with much respect "the highly honourable character he ever maintained as a man "of business, a quality still further enhanced by his courtesy, "kindness of disposition, and gentlemanly consideration for all "who had any acquaintance or intercourse with him. Unos- "tentatious in his liberality, he was ever thoughtful of the "wants of others, and there were few of our local institutions "or other objects of public or private charity which did not "experience his ready and constant bounty." Mr. Edwards lived at Redland Court as tenant of James Evan Baillie, who owned the property. His son George Oldham Edwards subsequently purchased the estate. WILLIAM EDWARDS, 1816-1852.

The

The constitution of the Bank was now as follows: Isaac Elton, Hugh Duncan Baillie, James Evan Baillie, Thomas Tyndall, James Palmer and William Edwards: and no further

1826. change is recorded until the year 1826, when an important

Amalgamation with the Bank of Ames, Cave and Co.

event occurred in the history of the Old Bank: an amalgamation taking place with the Bank of Ames, Cave & Co., which had been a separate concern since 1786, its partners being at this time LEVI AMES, STEPHEN CAVE and DANIEL CAVE. In June Articles of partnership were drawn up, and the new firm was constituted as follows: Isaac Elton, Hugh Duncan Baillie, Levi Ames, James Evan Baillie, Daniel Cave, Thomas Tyndall, James Palmer and William Edwards: the premises of the Old Bank becoming the Banking House of the amalgamated concern. The Papers of the day referred as follows to the event: "1826, June 30th. The Banks of Cave, Ames & Cave, "and Elton, Baillies, Tyndall, Palmer and Edwards coalesced "from this day, the former removing their establishment from the "opposite side of the street, to the establishment of the latter."

1837. The newly constituted Bank continued without any change in partnership till the year 1837, when Isaac Elton died: and

1841. four years after the number of partners was further reduced by the death of Thomas Tyndall: but no new partners were admitted to fill the vacancies.

1844. From the following extract in one of the old Committee

Daily Exchange established in Bristol.

Books, it appears that in 1844 the system of a daily exchange between

Geo O. Edwards

From a photograph.

GEORGE OLDHAM EDWARDS,

Partner in the Old Bank,

1852-1883.

between the Old Bank and the other Banks in Bristol was first started: "28th Sep., 1844. Committee present: Levi Ames, "Daniel Cave and James Palmer. Having taken into considera- "tion the operation of our new system of note issues, we find "it necessary, in order to carry out the measure satisfactorily, "to exchange daily with the Bristol Banks, paying or receiving "as the ballance may be in Bank of England Notes, and we "this day give notice to them that we shall commence this "new arrangement on the first of October next. Signed by "the three partners present."

Levi Ames died in 1846: and in 1852 William Edwards retired from the firm. Owing to these changes the number of partners was considerably reduced, the firm consisting now of the following: Hugh Duncan Baillie, James Evan Baillie, Daniel Cave and James Palmer. Under these circumstances it was thought advisable to increase the number of partners by three, and the same year George Oldham Edwards, Henry Cave and William Montague Baillie joined the firm. 1846. 1852

George Oldham Edwards (partner 1852 to 1883) was son of the late partner William Edwards. He married Emily Frances, daughter of the Rev. H. H. Way, of Henbury, by whom he had a son, William Henry Greville Edwards, who succeeded him in the Bank. He bought Redland Court, and lived there till 1883, when he died. He served the office of Sheriff of the City in 1856, and again the following year, G. O. Edwards, 1852-1883.

1852. year, John Henry Greville Smyth refusing to serve although elected.

HENRY CAVE, 1852-1858.

HENRY CAVE (partner 1852 to 1858) was the second son of Daniel Cave. His connection with the firm was very short, as his death occurred in 1858.

W. M. BAILLIE, 1852-1873.

WILLIAM MONTAGUE BAILLIE (partner 1852 to 1873) was grandson of Peter Baillie, who was a member of the Bank 1806-1812. He was Sheriff of Bristol in 1859, and his connection with the bank ceased in 1873.

1854. Two years after this James Palmer retired, and in 1858
1858. Henry Cave died. About this time it appears that several

Alterations to Bank.

important alterations were made in the Bank building, the cellar accommodation being considerably increased. One of the local papers refers to these improvements as follows: "St. Leonard's Crypt. The Old Bank, Corn Street, is under-"going considerable repairs and improvements; amongst other "works the proprietors have extended their premises subter-"raneously into the ancient crypt of the long since removed "Church of St. Leonard, which crossed the great thoroughfare "near the junction of Stephen Street and Nicholas Street. "This ghostly and cavernous apartment the Bank is about to "convert, having cased and strengthened it, into strong rooms "for plate and important papers, besides gold and silver: so "that active Capital will, in this case, become buried treasure. "St.

Henry Cave

HENRY CAVE,

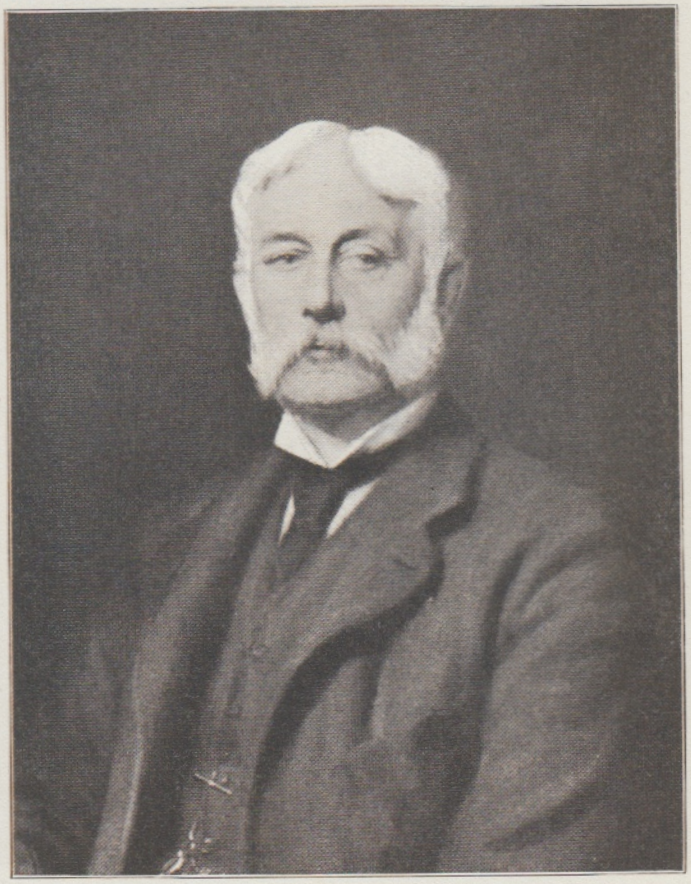
Partner in the Old Bank,

1852-1858.

EVAN BAILLIE,

Partner in Old Bank,

1863-1866.



Charles D Cave

From a picture in his possession by G. Hermann Herkomer, at Sidbury Manor, Sidmouth.

SIR CHARLES D. CAVE, BART.,

Partner in the Old Bank

from 1863.

"St. Leonard's Church was removed in 1770 preparatory to "opening a new street to the Quay, since called Clare Street." 1858.

Another gap was made in the list of partners in 1863, James Evan Baillie dying on June 14th. His death led to the drawing up of new Articles of partnership the same year, Evan Baillie and Charles Daniel Cave (now Sir Charles Daniel Cave, Bart.) joining the firm. The firm now stood as follows: Hugh Duncan Baillie, Daniel Cave, Evan Baillie, George Oldham Edwards, William Montague Baillie and Charles Daniel Cave. 1863.

Evan Baillie (partner 1863 to 1866) was the eldest son of Peter Baillie, who was partner in the Bank 1806 to 1812. He owned the property of Dochfour: and remained a member of the Bank for only three years, retiring in 1866. Evan Baillie, 1863-1866.

Charles Daniel Cave (partner 1863 to 1891, since then a director of Prescott & Co.) is the third and only surviving son of Daniel Cave, who was a member of Ames, Cave & Co.'s Bank 1821 to 1826, and partner in the Old Bank 1826 to 1872. He served the office of Sheriff of Bristol 1862-3, was president of the Dolphin Society in 1875: and has been president of the Infirmary since 1880. He is one of the vice-chairmen of the National Union of Conservative Associations: and chairman of the Western Division. Is president of the Central Bristol Conservative Association. Was created a Baronet in Sir Charles Daniel Cave, Bart., 1863 to ——

1863. in 1896: is a deputy Lieutenant for Gloucestershire and Devonshire: and was Sheriff of Devonshire in 1898.

1866. In June of this year the senior partner in the Bank, Hugh Duncan Baillie, died, and was succeeded by his only son, HENRY JAMES BAILLIE, who continued a member of the firm until 1885. He was born in 1803: married firstly Hon. Philippa, daughter of 6th Viscount Strangford (she died in 1854); secondly in 1857, Clarissa, eldest daughter of the late Geo. Rush, Esq., of Elsenham Hall, Essex (she died in 1875). He was M.P. for Inverness-shire 1840 to 1868, was one of the joint secretaries to the Board of Control from Mch. to Dec., 1852, and Feb. to Sep., 1858: was under secretary for India from Sep., 1858, to June, 1859: and was created a Privy Councillor in 1866. He succeeded to the Redcastle Estate, which his uncle, James Evan Baillie, entailed on him and his male heirs, failing whom it was to pass to the elder branch of the family who owned the estate of Dochfour. The Right Hon. Henry James Baillie died in 1885, leaving no male issue, and therefore the Redcastle Estate passed to the elder branch of the family the same year.

Right Hon. HENRY JAMES BAILLIE, 1866-1885.

1872. No further change occurred until 1872 when Daniel Cave,
1874. the senior partner of the Bank, died: and two years afterwards William Montague Baillie's connection with the Bank ceased. This led to the admission of two new partners the
1875. following year, Hugh Sidney Baillie and George Bright.

HUGH

H J Baillie

THE RIGHT HON. HENRY JAMES BAILLIE,

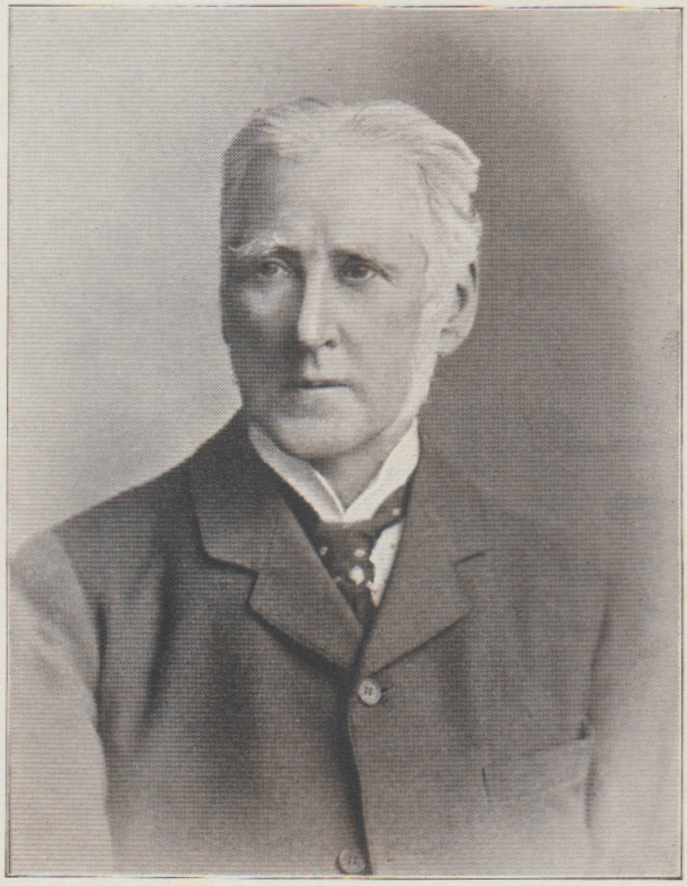
Partner in the Old Bank,

1867-1885.

HUGH SIDNEY BAILLIE,

Partner in the Old Bank,

1875-1876.



George Bright

GEORGE BRIGHT,

Partner in the Old Bank

from 1875.

1875. HUGH SIDNEY BAILLIE, 1875-1876.

HUGH SIDNEY BAILLIE was the eldest son of Henry James Baillie. His connection with the Bank was very brief, as he died in 1876.

GEORGE BRIGHT, 1875 to —

GEORGE BRIGHT, who is still a member of the Old Bank, is the son of Robert Bright, and grandson of Richard Bright, who was a partner in the Bank of Ames, Cave & Co. 1786-1821. He served the office of Sheriff of Bristol in 1875.

The same year (1875) H. F. Price, who had been connected with the National Provincial Bank for twenty-five years, was appointed manager.

1876.

By the death of Hugh Sidney Baillie this year, the partnership was left as follows: Henry James Baillie, George Oldham Edwards, Charles Daniel Cave, and George Bright.

1877.

Amalgamation with the Miles' Bank.

And this brings us to the year 1877, when another important event in the annals of the Old Bank took place, viz.: the amalgamation with the Bank of Sir William Miles, Bart., and Co. Fresh Articles of partnership were drawn up, and the new firm was constituted as follows: Sir William Miles, Bart., Charles Daniel Cave, The Right Honble. Henry James Baillie, George Oldham Edwards, John William Miles, William Henry Harford, William Henry Miles, George Bright and Robert Fenton Miles. The premises of the Old Bank remained as the Banking House of the new concern, Messrs. Miles & Co. leaving their house on the opposite side of Corn Street, which is

1877. is now the office and auction room of Messrs. Alexander, Daniel & Co.

1878. The newly formed partnership was not destined to remain for long without a change: for in the following year Sir William Miles, Bart., and John William Miles, both died. It is worth recording that the branch at Clifton was opened this year: the National Provincial Bank being the only Bank established there prior to the Old Bank.

1883. Another gap was made in the number of partners in 1883, George Oldham Edwards dying this year. He was

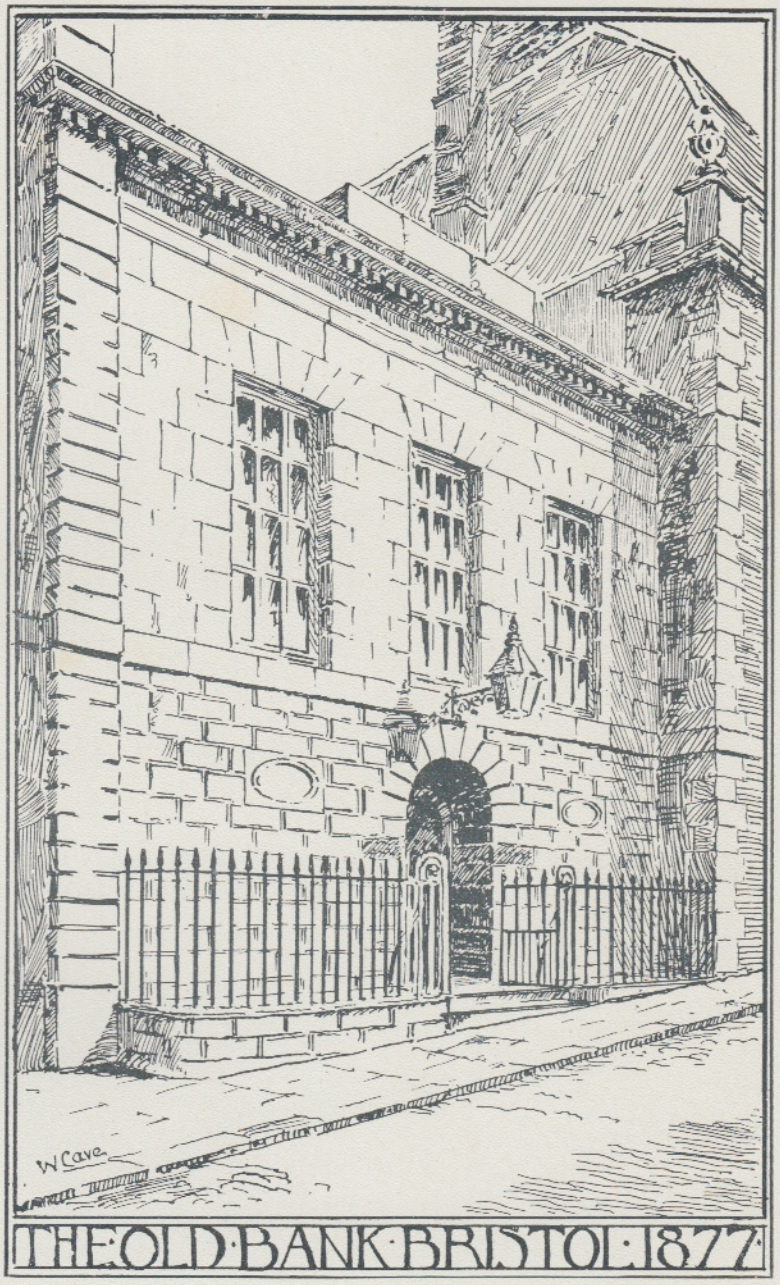
1884. succeeded the following year by his only son, WILLIAM HENRY GREVILLE EDWARDS, partner 1884 to 1891, since then a director of Prescott & Co., Ltd. He married Florence, daughter of Admiral John Halliday Cave, C.B. The firm now stood as follows: Charles Daniel Cave, Henry James Baillie, William Henry Harford, William Henry Miles, George Bright, Robert Fenton Miles, and W. H. Greville Edwards.

W. H. GREVILLE EDWARDS, 1884 to —

1885. In 1885 the Right Hon. Henry James Baillie died, and

1887. was succeeded in 1887 by Sir Charles Grant, partner 1887 to 1891, since then a director of Prescott & Co., Ltd. Sir Charles Grant is the eldest son of the late Right Hon. Sir Robert Grant, G.C.H., formerly Governor of Bombay. He joined the Bengal Civil Service in 1858, was secretary to the Indian Government in the home department, and afterwards secretary

SIR CHARLES GRANT, K.C.S.I., 1887 to —



VIEW OF THE OLD BANK

Previous to the Amalgamation with the Miles' Bank in 1877.

W. H. G. Edwards.

WILLIAM HENRY GREVILLE EDWARDS,

Partner in the Old Bank

from 1883.

Charles Grant

From a photograph.

SIR CHARLES GRANT, K.C.S.I.,

Partner in the Old Bank,

from 1887.

secretary in the foreign department. He retired in 1884 while holding the latter appointment, and in 1885 was created a K.C.S.I. 1887.

In 1888 another gap was made by the death of William Henry Miles, and the following year his son-in-law, Archibald Edward Miles, was admitted to fill the vacancy. He is the second son of the late Edward Peach William Miles, was formerly a captain in the King's Royal Rifle Corps, and retired from the army on joining the Bank. He was partner 1889 to 1891, and is at present a director of Prescott & Co., Ltd. 1888. 1889. ARCHIBALD EDWARD MILES, 1889 to ——

The firm now consisted of Charles Daniel Cave, William Henry Harford, George Bright, Robert Fenton Miles, William Henry Greville Edwards, and Archibald Edward Miles, and in 1890, negotiations were entered into for the amalgamation, on January 1st, 1891, of the business of the Old Bank with Messrs. Prescott, Cave, Buxton, Loder & Co., of Threadneedle Street, with Messrs. Dimsdale, Fowler, Barnard & Dimsdales, of Cornhill, and Messrs. Tugwell, Brymer, Clutterbuck & Co., of the Old Bank, Bath. The amalgamation was duly carried out, the united business taking the form of a Company, incorporated under the Joint Stock Companies Acts, under the name of Prescott, Dimsdale, Cave, Tugwell & Co., Ltd.—and the following letter was circulated among the customers of the Old Bank: 1890. Amalgamation with Prescott's, Dimsdale's and Tugwell's.

"OLD

1890. "OLD BANK, BRISTOL,

"*5th December*, 1890.

"DEAR SIR,

"We take the earliest opportunity of informing you that, after "negotiations which have been for some time under our considera- "tion, arrangements have been made for the amalgamation of our "business, on and after the 1st January next, with our friends, "Messrs. Prescott, Cave, Buxton, Loder & Co., of Threadneedle "Street, and with Messrs. Dimsdale, Fowler, Barnard & Dimsdales, "of Cornhill, and Messrs. Tugwell, Brymer, Clutterbuck & Co., of "the Old Bank, Bath.

"The style of the new Bank will be "PRESCOTT, DIMSDALE, "CAVE, TUGWELL & CO., LIMITED, and the nominal Capital £2,000,000, "of which £1,250,000 will be at first issued and be subscribed "entirely by the Members of the existing Firms.

"We believe that our connections with our Customers, and the "facilities for transacting the business of the amalgamated firms "will be strengthened by this arrangement, which we have been "able to make owing to the intimate and pleasurable relations "which have always existed between the four Banks.

"While the constitution of the united business will take the "form of a Company incorporated under the Joint Stock Companies' "Acts, it will continue under the personal management of the "Members of the existing Firms, who will have the same interest "in the business as heretofore. We propose in January, so soon "as is possible after the date of amalgamation, to issue to our "Customers a Balance Sheet shewing the Capital, Liabilities and "Assets of the united undertaking.

"We have the honour to be,

"Your faithful, obedient Servants,

"MILES, CAVE, BAILLIE & CO."

Archie Miles

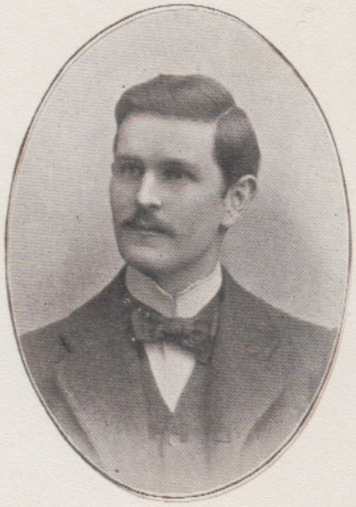
ARCHIBALD EDWARD MILES,

Partner in the Old Bank

from 1889.

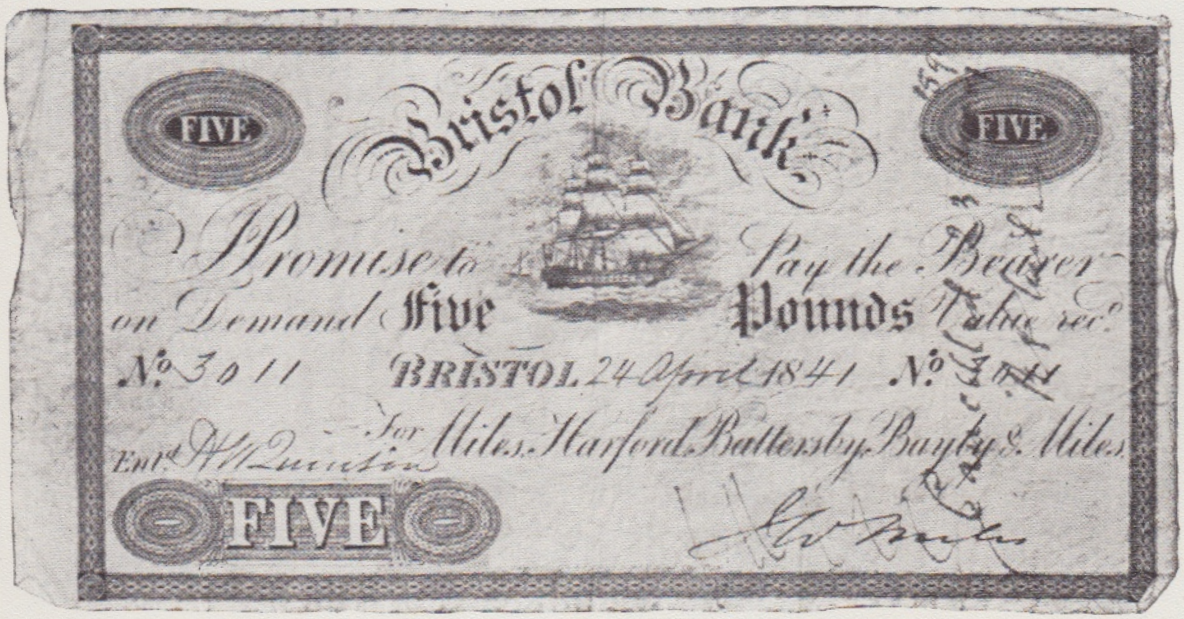
Charles H. Lane

H. W. L. Hartford



Sir John Miles

JUNIOR MEMBERS OF THE OLD BANK, 1899.



THE MILES' BANK.

£5 NOTE.

DATED 24TH APRIL, 1841.

From a Note in the Author's Collection.

This Note was presented for payment at the Old Bank, 23rd May, 1899.

History of the Miles' Bank, Bristol.

1752 to 1877.

TWO years after the opening of the Old Bank, the Bank known afterwards as the Miles' Bank came into existence, starting business at 29, Corn Street. "Felix Farley's Journal" of Sept. 16th refers to the opening of the Bank as follows: "We hear that a Bank is now opened "in Corn Street by Thomas Goldney, Morgan Smith, Michael "Miller, Richard Champion, James Reed and John Vaughan." 1752. Opening of the Bank.

The senior partner, THOMAS GOLDNEY (partner 1752 to 1768) was the son of a Quaker grocer in Castle Street, and was a leading partner in the Coalbrookdale Iron Works, of which the managing partner was Richard Reynolds, the Bristol philanthropist. About 1725 he erected a mansion on Clifton Hill (Goldney House), and constructed an extensive grotto, the walls of which were, and are still, extensively ornamented with Bristol diamonds, shells, and other curiosities. He died in December, 1768. THOMAS GOLDNEY, 1752-1768.

MORGAN SMITH (partner 1752 to 1781) was a sugar refiner. He was Sheriff of the City in 1736, and served the office of Mayor in 1754: and he was senior alderman of the city for some years. He lived in Lewin's Mead, and his summer residence was at Abbot's Leigh. He was the first secretary to the Infirmary, 1737-1739. He died in 1782. MORGAN SMITH, 1752-1781.

MICHAEL

1752. MICHAEL MILLER, 1752-1785.

MICHAEL MILLER (partner 1752 to 1785) was a wealthy merchant, and resided in Queen Square. His only son of the same name, who was Mayor of Bristol in 1779, and died the same year, married Mary Elton, great granddaughter of Sir Abraham Elton, 1st Baronet, and sister of Isaac Elton, who was a partner in the Old Bank from 1776 to 1790. Michael Miller's clerk was David Hume, the Historian, but the latter apparently did not appreciate his powers of composition, as the following extract from Evans' "Chronological Outline of Bristol" shows: "He (David Hume) was clerk to Mr. Miller: but "David's taste in English composition being offended by the "merchant's letter-book, and venturing to reform it altogether, "'I'll tell you what, Mr. Hume,' exclaimed his employer, "'I have made £20,000 by my English, and I won't have it "'mended.'" Michael Miller died at an advanced age, May 24th, 1785.

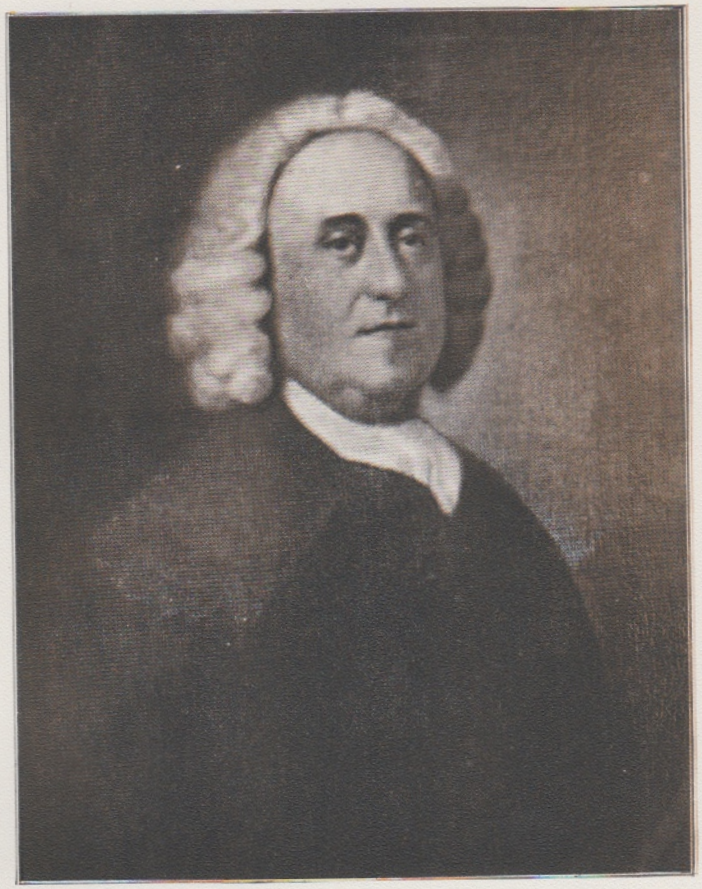
RICHARD CHAMPION, 1752-1766.

RICHARD CHAMPION (partner 1752-1766) lived in Old Market Street, and was one of the proprietors of the Great Brass Works at Baptist Mills, Keynsham, and elsewhere. He died in January, 1766. His more celebrated namesake of the Bristol China Works was his nephew. He was treasurer of the Infirmary 1753-1766.

JAMES REED, 1752-1785.

JAMES REED (partner 1752 to 1785) was a merchant, and lived at 1 King Square. He was treasurer of the Incorporation of the Poor, 1764-1766: and died 22nd Nov., 1785.

JOHN



Thom.s Goldney

From a picture by Phelps, at Derriads, Chippenham, in the possession of G. Prior Goldney, Esq.

THOMAS GOLDNEY,

Partner in the Miles' Bank,

1752-1768.

1752. JOHN VAUGHAN, 1752-1771.

JOHN VAUGHAN (partner 1752 to 1771) was the son of John Vaughan the Goldsmith, who was living in the Old Dutch House at the corner of High Street and Wine Street during the early part of the eighteenth century (*cf.* page 6). In 1752 he was living at 1 Clifton Hill. He brought to the Bank all his father's business as a private Banker. His daughter Mary married in 1778 Henry Yelverton, third Earl of Sussex. John Vaughan died 20th Nov., 1771.

London Agents.

The first notice of the London Agents of the Bank is in December of this year, when it is recorded that "at a meeting "of the Common Council, 13th December, 1752, on the motion "of Mr. Mayor it was unanimously agreed that a present of "one hundred guineas be made to the Hon. Mr. Justice "Foster, for his delivering the gaol, and other good services "to the City during the mayoralty of Mr. Alderman Poloquin: "and that Mr. Chamberlain do transmit him the same in the "name of this House." Following the instructions of the Council the Chamberlain wrote the following letter to the Hon. Mr. Justice Foster:

"HON. SIR. To fulfil the within order of the Common Council, "dated 13th inst. Inclosed is John Vaughan & Company's Draft "on Messrs. Henton Brown & Son, Bankers, in London, for one "hundred and five pounds.

Henton Brown & Son.

"Am with all due respects, Sir, your obedient, humble "servant, CHRISTOPHER WILLOUGHBY.

"BRISTOL, 14*th Dec.*, 1752."

Below

1752. Below is a copy of the Draft in question:

> BRISTOL, 14*th Dec.*, 1752.
>
> £105—
>
> At three days sight pay Mr. Christopher Willoughby or order one hundred and five pounds, value received.
>
> *To* Messrs. HENTON BROWN & SON, Bankers in London.
>
> *For* GOLDNEY, SMITH, CHAMPION, MILLER, REED, and self.
> JOHN VAUGHAN.

The Draft was endorsed: "Pay contents to the Hon. Mr. Justice "Foster or order. CHRIST. WILLOUGHBY."

From the above it appears that Henton Brown & Son were the London Agents of the Bank: and they seem to have continued as such until 1781, when the concern (known at that time as Brown, Collinson & Tritton) ceased to exist, and the Miles' Bank commenced drawing on Bland, Barnett, Hoare and Hill. Such was the constitution of the Miles' Bank when it started in Bristol.

1766. For fourteen years the Bank continued under the original partnership, and this brings us to 1766, in January of which year Richard Champion died. He was succeeded in the following autumn by James Vaughan, who remained a member of the firm until 1794. The new partner was son of John Vaughan, one of the original partners of the Bank. He resided in Great George Street, and left the Bank in 1794: and his death took place 6th Jan., 1821, at the age of 82.

JAMES VAUGHAN, 1766-1794.

Two

From a miniature in the possession of Philip Henry Vaughan, Esq., of Redland Hill House.

JAMES VAUGHAN,

Partner in the Miles' Bank,

1766-1794.

Two years afterwards the name of Thomas Goldney dropped out. No fresh partner was, however, taken in in his place, the firm remaining thus till 1772, when the name of John Vaughan also disappeared. This reduced the number of partners to the following four: Morgan Smith, Michael Miller, James Reed and James Vaughan: and the firm continued without any further alteration until 1781, when Morgan Smith's retirement from the partnership took place. 1768. 1772. 1781.

In 1781 the London Agents of the Bank were changed. Messrs. Brown, Collinson & Tritton, Lombard Street (upon whom the Bank had drawn since 1752), gave up business this year: and Messrs. Bland, Barnett, Hoare & Hill became the London Agents of the firm: remaining as such till the amalgamation with the Old Bank in 1877. The following letter is interesting from the fact that it was addressed by the Corporation of Bristol to Sir Joshua Reynolds, and it also makes mention of the new London Agents of the Bank. It runs as follows: Change of London Agents.

"BRISTOL, *8th Sep.*, 1784. 1784.

"SIR,

"I am honoured with your favour of the 31st ult., and this "morning I received (quite safe from any injury) the picture of the "late Lord Ashburton, and think it a very striking likeness. It "meets with the approbation of Mr. Mayor and the other gentlemen "of the Corporation who have (as yet) seen it. Inclosed you have "Messrs. Miller, Reed & Co.'s Draft dated 8th Sep., 1784, payable to

1784. "to you or order at 7 days' sight at Messrs. Bland, Barnett & Co., "Bankers, in London, for one hundred guineas. You'll be so "obliging as to acknowledge the receipt thereof.

"I am, Sir, with great respect,

"Your most obedient servant,

"RICHARD HAWKSWELL,

"Chamberlain.

"*To* SIR JOSHUA REYNOLDS, London."

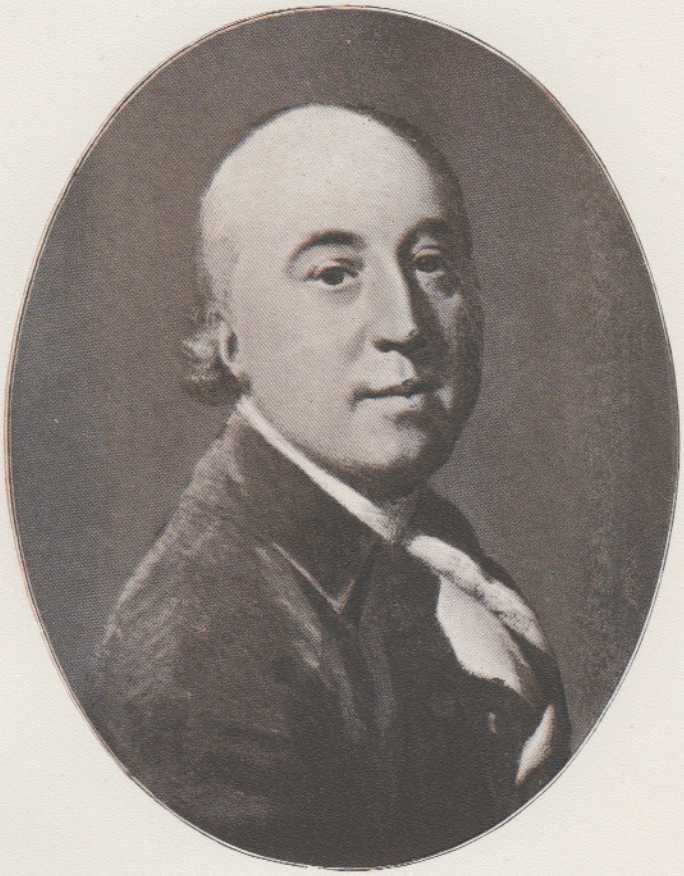
The picture referred to in the above letter was one of the many which were burnt during the Bristol Riots in 1831.

Again we find that no new partner was introduced to fill the gap in the number of the firm, who were now reduced to
1785. three; and thus the Bank remained until 1785, when Michael Miller and James Reed both died. This left the management of the concern in the hands of James Vaughan. The number of partners in the Bank was thus reduced from six to one in the space of nineteen years.

James Vaughan apparently did not remain sole partner for long, as before the end of the year we find him introducing five new partners, thus once more bringing up the number to six. On September 29th new articles of partnership were drawn up, the following five new members joining the firm: Richard Vaughan, Jeremy Baker, Robert Smith, William Hole, and Davis.

1786. RICHARD VAUGHAN, 1786-1811.

RICHARD VAUGHAN (partner 1786 to 1811) was the brother of the existing partner James Vaughan. He was a wholesale linen



Richard Vaughan

From a miniature in the possession of Mrs. Walker, the Rectory, Easton-in-Gordano, near Bristol.

RICHARD VAUGHAN, OF ST. MICHAEL'S HILL,

Partner in the Miles' Bank,

1786-1811.

linen draper, and lived at Oldbury House, St. Michael's Hill. He died at Wraxall Court 3rd Oct., 1811, aged 77. 1786.

JEREMY BAKER (partner 1786 to 1798) was a linen draper, and resided at Redland Court. In 1786 he conveyed to the Osbornes the house in Broad Street which is still the office of Messrs. Osborne, Ward, Vassall & Co. He was a strong Tory in politics: was Sheriff of Bristol in 1771-2: and was elected Mayor in 1789, but declined to serve. He died in 1798. JEREMY BAKER, 1786-1798.

ROBERT SMITH (partner 1786-1794) was Master of the Merchant Venturers in 1774. Was elected President of the Parent Society in 1792, but declined to serve: and died 16th Dec., 1812, aged 73. ROBERT SMITH, 1786-1794.

WILLIAM HOLE (partner 1786-1794) resided in Park Row, and died there on March 10th, 1796. WILLIAM HOLE, 1786-1794.

DAVIS (partner 1786-1794). Abraham Davis was in the habit of signing the drafts of the concern, but it seems improbable that he was the same man: as Abraham Davis is mentioned as manager in the new deed of partnership in 1794. DAVIS, 1786-1794.

The above partnership continued until 1794, when very important changes occurred in the constitution of the firm, James Vaughan, who had been a partner since 1766, retiring this year. The same year the names of the three junior partners, Smith, Hole and Davis, disappeared, leaving the Bank under the management of Richard Vaughan and Jeremy Baker. This led 1794.

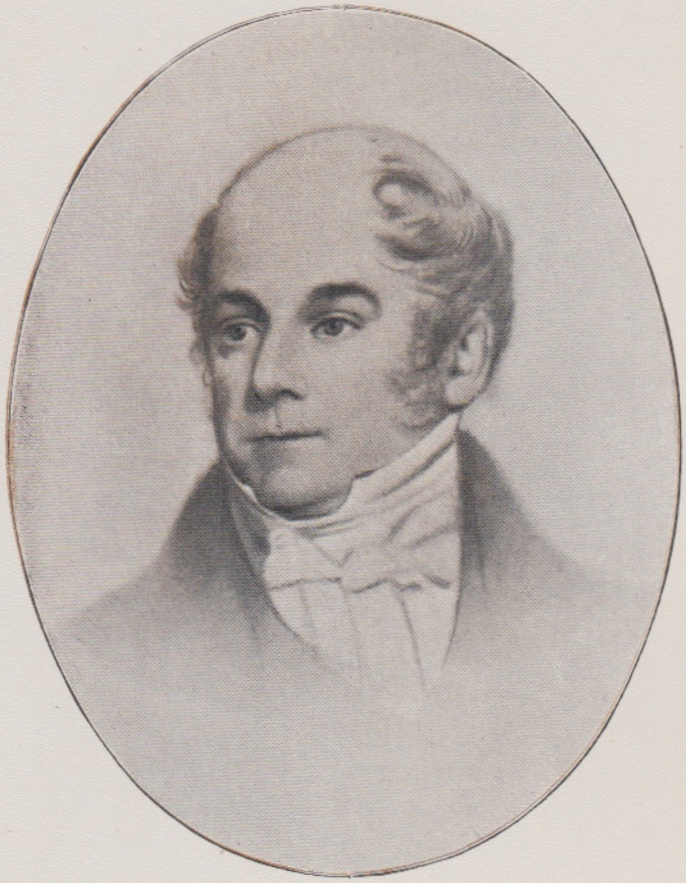
1794. Name of Miles appears for the first time.

led to a reconstruction of the firm, which was a most important event in the Bank's history, as the name of Miles appeared now for the first time.

The reconstruction of the firm necessitated the drawing up of new articles of partnership, the old partners being Richard Vaughan and Jeremy Baker, and the new members of the firm being Philip Miles, Philip John Miles, Benjamin Baugh and Samuel New.

New Memorandum of Agreement for Partnership.

The memorandum of agreement is interesting, and I have copied one or two extracts from it. It commences thus: "Memorandum of an agreement entered into this day between "Richard Vaughan, Jeremy Baker, Philip Miles, Philip John Miles, "Benjamin Baugh and Samuel New, to become co-partners in "the business of Banking, for the term of fourteen years, at the "option of the majority to end it at the expiration of seven "years from the 25th of March, 1794. That the firm be Miles, "Vaughan, Baker, Miles, Baugh and New. That Abraham "Davis shall live in the Dwelling House free from Rent and "Taxes, and be supplied with Fire and Candles, and have a "salary of £150 per annum out of the Trade, for instructing "and assisting Samuel New in the conduct of the business, and "for the continuance of his assistance and service therein—that "he shall have the care and custody of the Cash, Bills and "Notes, etc., out of Bank Hours, which are to be kept in the "repositories now in use. That Samuel New shall be the "manager



Philip John Miles

From a picture by Gush, at Burton Hill, Malmesbury, Wilts,
in the possession of Lieut. Colonel Charles Napier Miles, 1st Life Guards.

PHILIP JOHN MILES,

Partner in the Miles' Bank, Bristol,

1794-1845.

"manager and cashier and have the chief direction and superin- 1794.
"tendence of the concern, the accounts and correspondence,
"and devote the whole of his time and attention to the business
"and interest of the Trade, with a salary of £150 per annum
"during the assistance of Abraham Davis. That Richard
"Vaughan, Junr., shall be admitted and considered as the
"representative of Richard Vaughan, generally to inspect and
"assist in the business, attend the Committees, etc., so that on
"every occasion they shall be considered only as one. That
"upon the death of Richard Vaughan, Richard Vaughan, Junr.,
"to have the option to succeed to his Father's share of the
"Trade. That the Trade be carried on at the present Bank
"in Corn Street, that the partners shall have a lease of the
"house and fixtures during the partnership term at the Rent of
"£100 per annum, which together with the Taxes, Repairs,
"Improvements, Salaries, Clerks' Wages and all other expenses
"to be paid out of the Trade."

Philip John Miles was apparently the senior partner, as the deed is signed in the following order: Philip John Miles, Richard Vaughan, Jeremy Baker, Philip Miles, Benjamin Baugh, and Samuel New.

The following are a few particulars about the new partners.

PHILIP JOHN MILES (partner 1794 to 1845), son of William Miles, and father of Sir William Miles, Bart., was born in 1773. He married firstly in 1795, Maria, daughter of the Rev. John Whetham PHILIP JOHN MILES, 1794-1845.

1794. Whetham, formerly incumbent of Westbury-on-Trym and afterwards Dean of Lismore in Ireland; and secondly in 1813, Clarissa, daughter of Samuel Peach Peach of Tockington, Co. Gloucester. (This Samuel Peach Peach was the son of Ellen Peach, who married Henry Cruger, M.P., and grandson, through his mother, of Samuel Peach, who was partner in the Bank of Peach, Fowler & Co., 1774 to 1781. He succeeded to the Tockington Estates through his mother, who was an heiress, and in consequence took the name of Peach.)

According to the Bristol Directory for 1798, Mr. Miles was residing at that time at No. 8 Rodney Place, and some years afterwards he purchased the Manor of Leigh and built Leigh Court.

A few years afterwards Mr. Miles bought the Kingsweston property, and this is alluded to by Mr. Latimer in his "Annals of Bristol," as follows: "The Kingsweston Estate, late the property "of Lord de Clifford, deceased, was purchased in July, 1833, "by Mr. Philip John Miles of Leigh Court, for £210,000. Sir "R. Southwell, Lord de Clifford's ancestor, bought the estate "shortly before the Revolution from its former owners, the "Hookes, a family long connected with Bristol." Mr. Miles was elected to the Council in 1796 but declined to serve. He was Member of Parliament for Westbury, Wilts, 1820-1826, Corfe Castle, 1829-1832, and Bristol from 1835 to 1837, and died in 1845, aged 72. His estate was proved at considerably more than a million pounds, and it may be interesting to note that this is the first recorded instance of a millionaire citizen of Bristol.

PHILIP

1794. PHILIP MILES, 1794-1820.

PHILIP MILES (partner 1794 to 1820) was uncle to Philip John Miles, being a younger brother of William Miles. He was born in 1732, and in 1778 married Elizabeth, daughter of William Peachey of Gosport. His residence was Clifton House, Clifton, as he is described as living there in the Bristol Directories of that period. He died on 17th November, 1823.

BENJAMIN BAUGH, 1794-1819.

BENJAMIN BAUGH (partner 1794 to 1819) was a merchant, but I have been unable to gather any information about him beyond the fact that he lived in Portland Square, was a Tory in politics, and died 1st Dec., 1819, aged 61.

SAMUEL NEW, 1794-1800. Samuel Birch, 1800-1808.

SAMUEL NEW continued a member of the Bank under that name until 1800, when he changed his name to Birch and remained as such until 1808, when he retired from the Firm and started a Bank of his own under the title of Birch, Pitt, Fripp & Co. He was the son of the Rev. James New, Vicar of St. Philip and Jacob, to whose notes I am indebted for being able to fix the original site of the Old Bank in Broad Street in 1750. In 1800, the year in which he changed his name to Birch, he served the office of Sheriff of the City, and in 1807 he was elected Mayor.

The London agents of the Bank remained as before; and allusion is made to this in the memorandum of agreement as follows: "That the Banking House of Barnett, Hoare & Co., "in London, be continued, together with the present servants "of the Trade who are to assist in keeping and settling the old "accounts of Vaughan, Baker & Co."

No

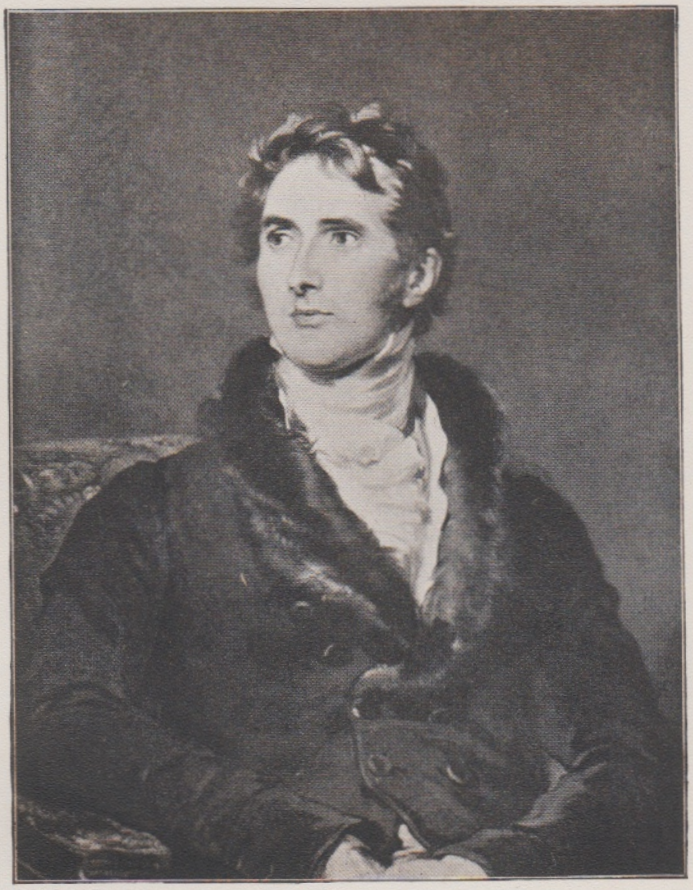
1798. No change is recorded in the constitution of the Bank until 1798, when Jeremy Baker died; but it does not appear that the vacancy caused by his death was filled up. The Bank
1808. continued thus until 1808, when Samuel Birch, who had changed his name from New to Birch in 1800, left the Firm and started a Bank of his own, the same year, under the name of Birch, Pitt, Fripp & Co.

1811. Three years afterwards the number of partners was again reduced, owing to the death of Richard Vaughan; and Richard Vaughan, Junr., was elected in the place of his father the same year.

The firm now stood as follows: Philip John Miles, Richard Vaughan, Philip Miles, Benjamin Baugh.

SIR RICHARD VAUGHAN, 1811-1828.

RICHARD VAUGHAN (partner 1811 to 1828) was the eldest son of Richard Vaughan who died this year, and grandson of John Vaughan, partner in the Bank 1752 to 1772. He resided at Redland Court: was Sheriff of the City in 1801, Mayor in 1806, and in 1815 he received the honour of knighthood. He married Louisa Frederica, daughter of James Ireland, of Brislington, but there was no issue of the marriage. His residence, Redland Court, is thus described in one of the early guide books of Bristol, dated 1819: "Redland, a handsome "village, in which are several good houses: the principal "mansion here is Redland Court, built by John Cossens, Esq., "from a design of Strachan, architect. It is now an elegant "modern



Rich Vaughan

From a portrait in the possession of the Misses Vaughan, of Taunton.

SIR RICHARD VAUGHAN,

Partner in the Miles' Bank,

1811-1828.

"modern structure, and very ornamental to that part of the "environs. The present possessor is Sir Richard Vaughan." 1811.

Besides being a partner in the Miles' Bank, Sir Richard Vaughan was connected with two other businesses in Bristol, as well as being an active member of the Corporation. He was a partner in Sir Richard and Charles Vaughan & Co., Spanish and German wool merchants in St. Stephen Street: and he was also a partner in Harford's and Bristol Brass Company, 18 Corn Street. In 1827 appeared for the first time a periodical named "The Bristolian." Hitherto no report of the proceedings in the Police Court had appeared in any paper. But now those proceedings were narrated in detail, and at the same time comments were made on the aldermen who administered justice. Sir Richard Vaughan's name was frequently referred to in terms far from complimentary; and many other aldermen came in for similar treatment at the hands of the proprietor of the paper, James Acland. These scandalous reports were soon stopped, no one being now allowed to enter the Police Courts who was not engaged in the business connected with the court. This led to Acland publishing articles in "The Bristolian" accusing the entire Corporation of being unjust, tyrannical and corrupt: and he was thereupon tried at the Assize and imprisoned. In Dec., 1828, Sir Richard Vaughan appears to have got into financial difficulties, which resulted in his retiring from the Bank and giving up his seat on the Aldermanic Bench. The following reference to his retirement is made in some MSS. notes in my possession

1811. possession: "1828, Dec. 29th. Sir Richard Vaughan, Knight, "residing at Redland Court, near Bristol, and an alderman of "this city, declared himself in the 'London Gazette' of this "day as insolvent and unable to pay his debts. He is a "partner with Messrs. Miles & Co., Bankers, with Messrs. "Harfords & Co., Brass and Copper Manufacturers, with "Messrs. Vaughan & Co., Wool Merchants, all of this city. "Thos. Hassel, gent., of Bedminster, chosen alderman in "his room." Sir Richard Vaughan died in Paris, 16th Oct., 1833, aged 66.

1820. Amalgamation with the Harford Bank.

In 1820 another important event took place, the Bank amalgamating this year with the Harford Bank, which had been established as a separate institution since 1769. A new deed of partnership was drawn up, and it was decided that the Miles' Bank should move from 29 Corn Street (where they had been since 1752), to the premises of the Harford Bank, at No. 8 Corn Street, which the latter firm had occupied since 1799. No. 8 Corn Street remained the Banking House of the amalgamated concerns until 1877, when the junction with the Old Bank took place.

Under the new articles of partnership there were six partners, namely: Philip John Miles, John Scandrett Harford, Abraham Gray Harford Battersby, Sir Richard Vaughan, William Miles and Alfred Harford. Of this number three represented the Miles' Bank, viz.: Philip John Miles, Sir Richard

From a picture at Firbeck Hall, Rotherham,
in the possession of Sydney Jebb, Esq.

WILLIAM MILES (OF MANILLA HALL),
Partner in the Miles' Bank,
1820-1828.

Richard Vaughan and William Miles: Philip Miles having retired this year, and Benjamin Baugh having died the previous year; and an equal number represented the Harford Bank, viz.: John Scandrett Harford, Abraham Gray Harford Battersby, and Alfred Harford. 1820.

With reference to the firm as now constituted, notice has already been made above of Philip John Miles and Sir Richard Vaughan.

William Miles (partner 1820 to 1828) was the son of Philip Miles, who was partner in the Miles' Bank 1794 to 1820: and first cousin to the senior partner, Philip John Miles. He was born in 1791: and married in 1823 Frances Harriet, daughter of Joshua Jebb, of Walton Hall, Derbyshire. After his marriage he resided at Manilla Hall, Clifton, where his aunt, Mrs. William Miles (Sarah Berrow) had lived after her husband's death until 1823, when she died. William Miles, 1820-1828.

Manilla Hall is described in one of the early guides to Bristol and Clifton as follows: "At the entrance of Clifton Down "is an elegant house built by Sir William Draper, now the "property of Mr. William Miles, and named Manilla Hall. Sir "William Draper, who was the son of a custom house officer in "Bristol, was a distinguished General, and commanded the "English forces at the Capture of Manilla in 1763, for which "services he was presented with the freedom of the City." Mr. William Miles died in 1844 at Aix-la-Chapelle, and was buried at Bristol Cathedral.

John

1820. JOHN SCANDRETT HARFORD had been a partner in the

JOHN SCANDRETT HARFORD.

Harford Bank since 1815, and remained a member of the new firm until 1845. Notice is made of him in the history of the Harford Bank. He died in 1866, aged 81.

A. G. HARFORD BATTERSBY

ABRAHAM GRAY HARFORD BATTERSBY, notice of whom is made in the history of the Harford Bank, continued a member of the firm until his death in 1851.

ALFRED HARFORD.

ALFRED HARFORD remained a partner until 1824; he had been a member of the Harford Bank since 1815, and notice has been made of him in the history of that Bank.

1824.

THOMAS KINGTON BAYLY, 1824-1846.

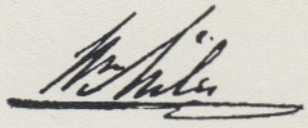
The name of Alfred Harford disappeared this year, and his place was filled by THOMAS KINGTON BAYLY. The new partner, who continued a member of the firm until 1846, was the son of Robert Bayly, who married Miss Kington, and lived at Walton, County Somerset. He was born in 1800, and served the office of Sheriff of Bristol in 1837. He married Elizabeth Harvey, and their only child, Thomas Harvey Dutton Bayly, was born during his shrievalty. Thomas Kington Bayly resided at Frenchay, and his death took place on 19th of June, 1846, at the age of 45.

1828. In December of this year Sir Richard Vaughan, owing to his financial troubles, retired from the firm: and about the same time William Miles also gave up his position as partner. This

JOHN WILLIAM MILES,

Partner in the Miles' Bank, 1839-1877,

Partner in the Old Bank, 1877-1878.



From the picture by Sir Francis Grant, P.R.A., in the possession of Sir Henry Robert Miles, Bart., of Leigh Court.

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SIR WILLIAM MILES, BART.,

Partner in the Miles' Bank, 1846-1877,

Partner in the Old Bank, 1877-1878.

This left the Bank under the following management: Philip John Miles, John Scandrett Harford, A. G. Harford Battersby, and Thomas Kington Bayly. 1828.

The places of the two retiring partners do not appear to have been filled up at once, and the Bank continued thus until 1839, when JOHN WILLIAM MILES was taken in as a partner, remaining a member of the firm until the amalgamation with the Old Bank in 1877, and afterwards as a partner in the new concern until his death in 1878. He was the son of Philip John Miles by his second wife, Miss Peach, and was born in 1817. He represented Bristol in Parliament in 1868, and died unmarried in 1878. 1839. JOHN WILLIAM MILES, 1839-1878.

No further change is recorded in the Bank's history until 1845, when the senior partner, Philip John Miles, died; and the same year John Scandrett Harford retired from the firm. This led to the admission of a new partner, Sir William Miles, Bart. (then Mr. William Miles), who remained a member of the Bank until the amalgamation with the Old Bank in 1877, and afterwards until his death in 1878. He was the eldest son of Philip John Miles by his first wife, Maria Whetham. He was born in 1797: and married in 1823 Catherine, daughter of John Gordon. He was for many years in the House of Commons: representing Chippenham 1818 to 1820, New Romney 1830 to 1831, and East Somerset 1834 to 1865. He commanded the North Somerset Yeomanry Cavalry; and was created a Baronet in 1859. He died in 1878. 1845. SIR WILLIAM MILES, Bart., 1846-1878

Thomas

1845. Thomas Kington Bayly died this year, and by his death the number of partners was reduced to the following three: William Miles, A. G. Harford Battersby and John William Miles.

1851. In 1851 Abraham Gray Harford Battersby died, and this
1852. led to the admission of two new partners the following year;
ALBANY BOUCHIER SAVILE, 1852-1873. when fresh articles of partnership were drawn up, ALBANY BOUCHIER SAVILE and PHILIP JOHN WILLIAM MILES joining the firm.

Albany Bouchier Savile (partner 1852 to 1873) was the eldest son of Albany Savile, of Oaklands, Devonshire, and Ellenora Wrey, daughter of Sir Bouchier Wrey, Bart. He served in the 7th Hussars, and after leaving the army he held a commission in the Gloucestershire Yeomanry. He was Sheriff of Bristol in 1855, and married Elizabeth, daughter of Sir Laurence Palk, Bart. He died in May, 1873.

SIR PHILIP JOHN WILLIAM MILES, Bart., 1852-1854 Philip John William Miles, who remained a partner only for two years, was the eldest son of Sir William Miles. He was Sheriff of Bristol in 1853, and succeeded to the Baronetcy on his father's death in 1878. Sir Philip Miles died in 1888.

1854. The retirement of Philip John William Miles this year led to the admission of two new partners, William Henry Harford and William Henry Miles, thus bringing the number of partners up to five. The Bank was now constituted as follows: William Miles, John William Miles, Albany Bouchier Savile

A B Savile

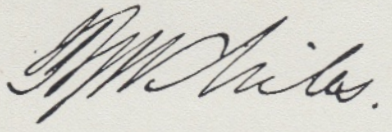
From a portrait by Morley, in the possession of
Colonel Henry B. O. Savile, of 3 Rodney Place, Clifton.

ALBANY BOURCHIER SAVILE,

(In the uniform of the 7th Hussars,)

Partner in the Miles' Bank,

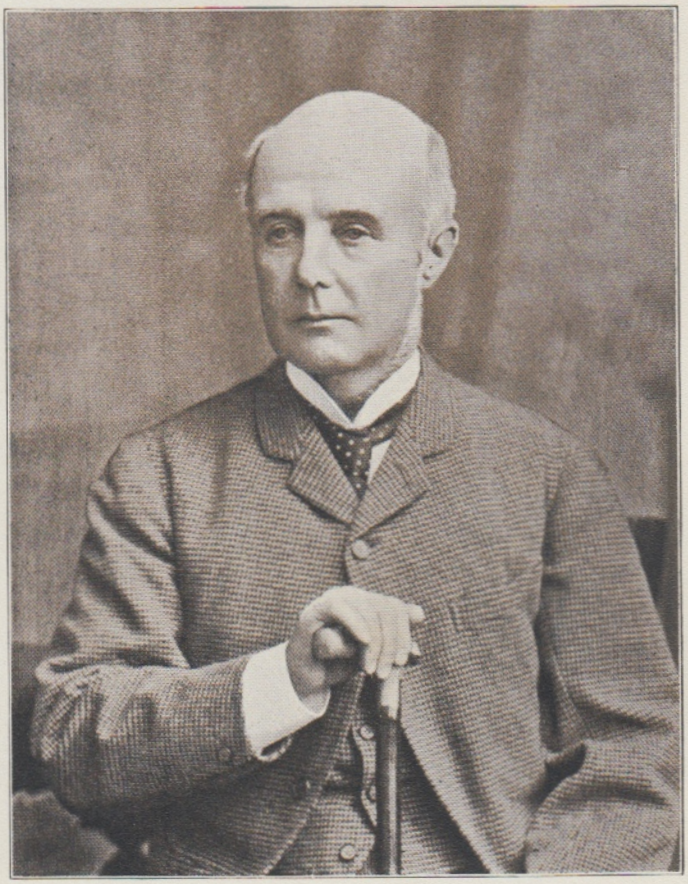
1852-1873.



SIR PHILIP JOHN WILLIAM MILES, BART.,

Partner in the Miles' Bank,

1852-1854.



W. H. Harford

WILLIAM HENRY HARFORD,

Partner in the Miles' Bank, 1854-1877,

Partner in the Old Bank from 1877.

WILLIAM HENRY MILES,

Partner in the Miles' Bank, 1854-1877,

Partner in the Old Bank, 1877-1888.

Savile, William Henry Harford and William Henry Miles. 1854.
With reference to the new partners:

WILLIAM HENRY HARFORD, 1854 to —

WILLIAM HENRY HARFORD (partner in the Miles' Bank, 1854 until 1877, partner in the Old Bank, 1877 until 1891, since then a director of Prescott & Co., Ltd.) is the son of the late William Henry Harford of Barley Wood, Wrington, and grandson of John Scandrett Harford of Blaise Castle, who died in 1815. He served the office of Sheriff of Bristol, 1858 to 1859; represented the Central Ward in the Town Council, 1862 to 1883; was President of the Dolphin Society in 1865, and President of the Gloucestershire Society in 1869.

WILLIAM HENRY MILES, 1854-1888.

WILLIAM HENRY MILES (partner 1854 until 1877, when the amalgamation with the Old Bank took place, and afterwards a member of the Old Bank until his death in 1888) was the second son of William Miles, the senior partner, who was created a Baronet in 1859. He served the office of Sheriff of Bristol in 1866, was President of the Dolphin Society in 1874, and for many years represented the Central Ward in the Bristol Town Council. He married Mary Frances, only daughter of the Rev. John Kynaston Charleton, Vicar of Elberton, Co. Gloucester, and died 15th January, 1888.

1859.

The senior partner of the firm was this year created a Baronet, and the Bank was now styled Sir William Miles, Bart., & Co.

No

1873. No further alteration in the partnership took place until 1873, when Albany Bouchier Savile died, and the following

1874. year Robert Fenton Miles was admitted in his place,

Robert Fenton Miles, 1874 to —— remaining a partner in the Miles' Bank until 1877, afterwards a member of the Old Bank until 1891, and since then a director of Prescott & Co., Ltd. He is son of the late Rev. Canon Miles, Rector of Bingham, Notts., represented the Central Ward in the Bristol Town Council, 1888 to 1892, and resides at the Manor House, Abbot's Leigh.

The Bank now consisted of the five following partners: Sir William Miles, Bart., John William Miles, William Henry Harford, William Henry Miles and Robert Fenton Miles, and

1877. remained as such until the year 1877, when the junction with

Junction with the Old Bank the Old Bank took place. All five members of the Miles' Bank became partners in the newly formed concern, transferring their business from No. 8 Corn Street to the premises of the Old Bank on the opposite side of the street. New articles of partnership were drawn up, and below are given the names of the partners in the newly formed concern, nine in number. Sir William Miles, Bart., Charles Daniel Cave, Henry James Baillie, George Oldham Edwards, John William Miles, William Henry Harford, William Henry Miles, George Bright, and Robert Fenton Miles.

The newly formed concern became the Old Bank under the style of "Miles, Cave, Baillie & Co."

And here we must leave the Miles' Bank, its further history being now merged in the Chronicles of the Old Bank.

The

R. F. Miles

ROBERT FENTON MILES,

Partner in the Miles' Bank, 1874-1877,

Partner in the Old Bank from 1877.

The Exchange Bank.

Established about 1766. Relinquished business 1826.

I AM unable to fix the exact date when the Exchange Bank came into existence. The earliest record is in the year 1766, when it appears that the partners in the concern were Tyndale, Swymmer, Worrall, Hale and Newnam. 1766.

The premises of the Bank were no doubt the same as are described in "Sketchley's Bristol Directory" for 1775 as being "5 up one pair of stairs in the Exchange": and I have been informed that these premises are now the office of Messrs. Curtis, Jenkins & Co. Premises.

It appears from the face of a bill drawn at 30 days by the Exchange Bank, dated 6th Dec., 1766, that their London agents were Messrs. Amyand, Staples and Mercer, who at that time were Bankers near Gracechurch Street, the sign of their house being the Golden Helmet and the Golden Bear. Their address in 1770 was at 50 Cornhill, and six years after that date they amalgamated with Dimsdale, Archer & Co., eventually becoming known as "Barnard, Dimsdale, Fowler & Co.," and amalgamating with the Old Bank, Bristol, in 1891. The site of the old premises at 50 Cornhill, is the site of the present Bank of Prescott, Dimsdale, Cave, Tugwell & Co., Ltd. London Agents.

With

1766. With reference to the original partners in the Exchange Bank: the majority of them appear to have been connected with the legal profession.

TYNDALE, 1766-1774. The senior partner Tyndale, whose name had disappeared by 1775, was an attorney. In an advertisement of a sale of property, Sept. 25th, 1762, the attorneys mentioned are Messrs. Tyndale and Hale, Corn Street: and George Tyndale is described as an attorney-at-law as far back as 1746.

SWYMMER, 1766-1774. Swymmer, who left the Bank before 1775, was a member of a well-known family whose name had been connected with Bristol for more than a century, William Swymmer coming to Bristol in the reign of Charles II., and serving the office of Sheriff in 1679, and that of Mayor in 1688.

SAMUEL WORRALL, 1766-1804. SAMUEL WORRALL, who continued in the business until his death in 1804, was son of Samuel Worrall, who was superintendent of the Stamp Office for the City of Bristol and County of Gloucester, 1722 to 1746. He married Miss Vaughan, sister of James Vaughan, of Over Court: his eldest son, Samuel Worrall, becoming senior partner in the Tolzey Bank, while his second son succeeded him as partner in the Exchange Bank after his death. In 1746 he was appointed Distributor for Bristol, and the following year he opened a stamp office "at the sign of the King's Arms," being a shop on the Tolzey opposite the Council House, and occasionally sold pens and paper to the Corporation. He was also a partner with Mr.

Mr. Fane the attorney: and in 1757 he succeeded Mr. Fane as clerk to the Merchant Venturers, and he also took on Mr. Fane's business, the latter having retired that year. The celebrated Richard Smith, the Surgeon, states in some notes of his that "Old Worrall built College Street. Previously to "that it was a paddock, and I have heard my mother say that "her father, Alexander Stopford Catcott, used to go there to "shoot snipes—for they were there in abundance." 1766.

I have been able to gather little information about — Hale, who remained a member of the firm until 1785: He was residing at 25 St. Michael's Hill in 1775: and, as is stated above, he was an attorney in partnership with Tyndale. — Hale, 1766-1785.

Samuel Newnam, partner till 1785, was living at 33 St. Michael's Hill in 1775. He was father of the Rev. Thomas Newnam, who met his death in 1775 by falling into Pen Park Hole. Samuel Newnam, 1766-1785.

The names of Tyndale and Swymmer had both dropped out by this date, as in "Sketchley's Directory" for 1775 the Bank appears as "Worrall, Hale, and Newnam." 1774.

The "Bristol Directory" for 1785 notifies the hours of business of all the Banks in Bristol: and referring to the Exchange Bank it says: "Hours of business from nine till "two, and from three to four in the afternoon except Fridays." It further says with reference to all the Banks: "On the "following days the Banks are shut at 12 o'clock: Jan. 1st, "6th; 1785. Hours of business.

1785. "6th; Mar. 28th, 29th; May 5th, 16th, 17th; Nov. 5th; "Dec. 26th, 27th, 28th. No public business Christmas Day "and Good Friday."

The names of — Hale and Samuel Newnam both dropped out about this time, Samuel Worrall being left sole partner.

THOMAS BLATCHLEY 1785-1809. The same year a new member joined the firm, THOMAS BLATCHLEY, who remained a partner until 1809: but I have been unable to gather any information about him. He died 27th July, 1809.

1795. London Agents. Ten years after we find the London agents of the Exchange Bank described as Baron Dimsdale, Son, Barnard & Sons; who continued in that capacity until the Bank withdrew from business in 1826.

1804. In 1804 Samuel Worrall died, and was succeeded in the Bank by his son George, who, together with Thomas Blatchley, carried on the business until 1809.

GEORGE WORRALL, 1804-1826. The new partner, GEORGE WORRALL, who continued a member of the concern until 1826, resided at Frenchay. He married Miss Hannah Rigge, but there was no issue of the marriage: and he left most of his property to his solicitor, the late Mr. William Tanner, of Frenchay. He died 6th May, 1840, aged 72.

1809. GEORGE OLDHAM, 1809-1818. In 1809 Thomas Blatchley died, and a new partner was admitted to the Bank, George Oldham: who remained in the business until 1818. He resided in Brunswick Square, and was probably

From a picture at 66 Princes Gate, London, S.W.,
in the possession of W. George Tanner, Esq.

GEORGE WORRALL,

Partner in the Exchange Bank,

1804-1826.

probably related to John Oldham, woollen draper and haberdasher, of 62 Wine Street. The following entry occurs in "Mathews' Bristol Directory" for 1814: "George Oldham, "Banker, Brunswick Square. John Oldham, woollen draper "and haberdasher, 62 Wine Street." Sarah Oldham, who married in 1800 William Edwards, partner in the Old Bank, father of the late George Oldham Edwards, and grandfather of the present William Henry Greville Edwards, was in all probability a sister of George Oldham. 1809.

The business was continued by the two partners, George Worrall and George Oldham, until 1818, when the latter retired, his place being taken by — GOLD, about whom I can learn nothing. 1818. — GOLD, 1818-1826.

No further change is recorded in the constitution of the Exchange Bank until 1826, when Messrs. Worrall and Gold withdrew from business. 1826.

The

The Harford Bank.

Established 1769. Amalgamated with the Miles' Bank, 1820.

1769. Formation of the Bank.

NINETEEN years after the opening of the Old Bank, and seventeen years after the Miles' Bank came into existence, the Bank with whose history the name of Harford is so closely bound up, commenced business.

The original partners in the concern numbered six, and were as follows: Henry Bright, Thomas Deane, Jeremiah Ames, Thomas Whitehead, Edward Harford and Samuel Munckley.

Premises.

The premises of the Bank were in Small Street, in a large mansion once belonging to Edward Colston, the site of which is now occupied by the Post Office. The house was destroyed by fire in 1818: but previous to that date the Bank had removed, in 1799, to premises at No. 8 Corn Street. There seems little doubt from the above that the Bank commenced business in the House which was once the property of Edward Colston: although other chroniclers make out that the house belonging to Bristol's great philanthropist was on the opposite side of Small Street, the site now occupied by the Guildhall buildings.

The following are a few particulars about each of the six original partners:

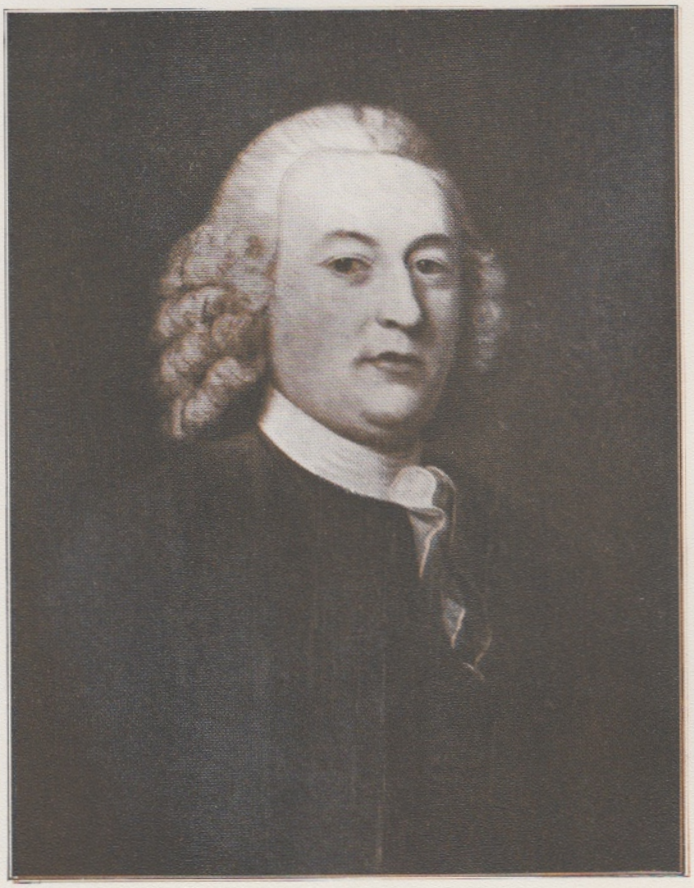
HENRY

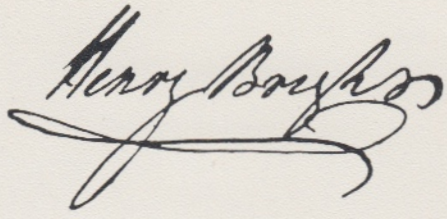
THE HARFORD BANK.

£1 1/- Note.

Dated 5th July, 1811.

From a Note in the Collection of W. Meyrick Heath, Esq.





From a picture at Abbot's Leigh,
in the possession of Miss Bright.

HENRY BRIGHT,

Partner in the Harford Bank,

1769-1777.

1769. HENRY BRIGHT, 1769-1777.

HENRY BRIGHT (partner 1769 to 1777) was born in 1715, married Sarah, daughter of Richard Meyler, of Bristol, merchant, and heiress of Ham Green, Somerset. He lived at 28 Queen Square; was Sheriff of Bristol in 1753, and served the office of Mayor in 1771. He was one of the leading Whigs of his day, and was father of Richard Bright, who was partner in the Bank of Ames, Cave & Co. 1786 to 1821. He died 25th November, 1777, aged 62.

THOMAS DEANE, 1769-1797.

THOMAS DEANE (partner 1769 to 1797) was a Bristol merchant and Alderman of the City. He was a Whig in politics and lived at 35 Prince Street till 1787, when he is described as living at 38 Queen Square. He was Sheriff of Bristol in 1754, and Mayor in 1770. He died 15th Jan., 1798.

JEREMIAH AMES, 1769-1776.

JEREMIAH AMES (partner 1769 to 1776) was born in 1706, married Phœbe, daughter of Robert Collins, of Horton, near Ilminster. He lived at 17 Lower Maudlin Street. Served the office of Sheriff in 1742, and was Mayor in 1759. He was father of Levi Ames, who was partner in the Bank of Ames, Cave & Co., 1786 to 1821. He died in 1776, aged 70, and is reputed to have died worth £70,000.

THOMAS WHITEHEAD, 1769-1797.

THOMAS WHITEHEAD (partner 1769 to 1797) lived at 93 West Street until 1780, when we find him living at St. Michael's Hill, and he evidently resided there till he left the Bank. He was doubtless connected with Messrs. J. and G. Whitehead, who became the London Agents of the Bank in 1782. He died 14th Feb., 1798.

Edward

1769. EDWARD HARFORD, 1769-1806.

EDWARD HARFORD (partner 1769 to 1806) was born in 1720. He married Sarah, the daughter and heiress of John Scandrett, Esq., and his residence was at Frenchay. He was father of the first John Scandrett Harford, and great grandfather of William Henry Harford, who is at the present time a member of the Old Bank. He died 28th April, 1806, aged 85.

SAMUEL MUNCKLEY 1769-1774.

SAMUEL MUNCKLEY (partner 1769 to 1774) was the second son of Nicholas Munckley of Exeter, and half brother of John Duntze, the 1st Baronet, who was a partner in the Bank of Halliday, Duntze, Præd & Co., London Agents of the Harford Bank.

The following extract from the family pedigree shews the relationship:

Nicholas Munckley, of Exeter, died 1730. (1) = Elizabeth, dau. of James Hawker, of Luppit, Devon, living 1742.

(2) = John Duntze of Exeter, Merchant, living 1742.

Nicholas Munckley, Dr. of Physic.

Samuel Munckley, partner in Harford Bk.

John Duntze, 1st Baronet, created 1774.

Samuel Munckley resided at 53 Queen Square, and was Master of the Society of Merchant Venturers in 1768. After leaving the Bank he became a partner in the firm of Munckley, George Gibbs & Richards, West India Merchants, Princes Street, who were the founders of the Bristol West India House of Gibbs, Bright & Co. He was known as "the Chancellor," and was referred to on almost all occasions as arbitrator in disputes, being possessed of sound unbiassed judgment. He died 11th July, 1801.

It

From a picture in the possession of Messrs. Antony Gibbs, Sons & Co.

SAMUEL MUNCKLEY,

Partner in the Harford Bank,

1769-1774.

1769. London Agents.

It appears that at the date of its formation the London Agents of the Bank were Messrs. Halliday, Flight, Halliday and Co., of 34 Lombard Street, who continued to act for the firm until the year 1782, when they became extinct. In 1776 the Bank was styled Halliday, Sir John Duntze Bart., Praed and Co.: and in an old letter-book at the Council House is a copy of a draft for £52 10s. drawn on them by Bright, Deane, Whitehead, Harford and Aldridge, payable to John Dunning (afterwards Lord Ashburton), Recorder of Bristol, and dated 24th December, 1776.

1774.

The first change in the constitution of the firm took place in 1774, when a new partner, RICHARD ALDRIDGE, was admitted in place of Samuel Munckley, whose name disappeared about this time.

RICHARD ALDRIDGE, 1774-1794.

About the new partner I have been unable to gather any information. He remained a member of the Bank until 1794, and is described in the early directories as a merchant, residing at 53 Queen Square. He died Dec. 9th, 1821, aged 72.

1776.

In 1776 Jeremiah Ames died, and the following year the Bank sustained a further loss in the death of the senior partner, Henry Bright. The partnership was thus reduced to the following four: Thomas Deane, Thomas Whitehead, Edward Harford, and Richard Aldridge; but it was not considered advisable to increase the number of partners for the present, and the Bank continued thus until 1780, when John Scandrett Harford joined the firm.

1777.

1780.

JOHN

1780. John Scandrett Harford, 1780-1815.

JOHN SCANDRETT HARFORD (partner 1780 to 1815) was the eldest son of Edward Harford and was born in 1752. He resided in Brunswick Square till the end of the 18th century, and married Mary, daughter of Abraham Gray, Esq. About the year 1790 he purchased the Blaise Castle Estate, and rebuilt the house. He was master of the Society of Merchant Venturers in 1798, and died in 1815, aged 63.

1782. Change of London Agents.

In 1782 a change took place in the London Agents of the firm. The Banking House of Halliday, Sir John Duntze, Bart., Saunders and Hamilton, of 34 Lombard Street, who had acted as Agents of the Bank since its formation in 1769, became extinct this year: and shortly afterwards we find the Bank drawing on Messrs. J. & G. Whitehead, of 5 Basinghall Street, who continued to act as its Agents until their failure in 1815.

1794.

In 1794 the name of Richard Aldridge dropped out, and the same year two new partners were admitted, Richard Hart Davis and John Winpenny. The firm now stood thus: Thomas Deane, Thomas Whitehead, Edward Harford, John Scandrett Harford, Richard Hart Davis, and John Winpenny.

Richard Hart Davis, 1794-1819.

RICHARD HART DAVIS (partner 1794 to 1819) was a member of an old West India family who had been connected with Bristol for many years. From an old Bristol Directory he was apparently living at the Royal Fort in 1794 (the Fort had passed out of the possession of the Tyndall family about 1792, and was reacquired by them in 1798). His residence was

John S Harford

From a picture at Blaise Castle,
in the possession of John C. Harford, Esq.

JOHN SCANDRETT HARFORD,
Partner in the Harford Bank,
1780-1815.

Rich^d Hart Davis

From a picture by Sir Thomas Lawrence, P.R.A.,
in the possession of William A. F. Powell, Esq., of Norland House, Clifton.

RICHARD HART DAVIS, M.P.,

Partner in the Harford Bank,

1794-1819.

was Mortimer House, Clifton, after 1798. He represented Colchester in Parliament 1807 to 1812, and Bristol from 1812 to 1831. He retired from the Bank in 1819. 1794.

He married Miss Whittingham in 1789, and the announcement of the wedding is thus described in "Bonner & Middleton's Bristol Journal" for 28th Nov. of that year: "Thursday, was "married at St. Philip's Church by the Rev. James New, "Mr. Richard Hart Davis, Banker of this City, to Miss "Whittingham, of Earl's Mead."

He died in 1842, and the following reference was made to his death: "Obituary, Richard Hart Davis. Mr. Davis was a "native of Bristol, in which place his family resided for many "years. At one time he carried on business as a Banker in "conjunction with P. J. Miles, Esq., and J. S. Harford, Esq., "the latter of whom married his daughter.

"From some speculations in which he engaged he lost a "large sum of money which induced the breaking up of his "establishment and his retirement from the Bank. He was "M.P. for Bristol, and furthered the interests of the City most "zealously. He had for some time retired from public life, and "the principles and consolations of Christianity gladdened his "declining years and cheered his last moments."

The reference in above extract to his partnership with Philip John Miles is incorrect, as he left the Bank the year before the amalgamation with the Miles' Bank.

JOHN

1794. JOHN WINPENNY, who also came in as a new partner this year, remained a member of the firm until 1819, the year preceding the junction with the Miles' Bank. He is described in the Bristol Directory for 1798 as residing in Cumberland Street, and he was living at the same address in 1812. He was elected to the Council of Bristol in 1817, but declined to serve, and he died 12th August, 1824, aged 74.

JOHN WINPENNY, 1794-1819.

1797. The names of Thomas Deane and Thomas Whitehead disappeared about this time: and the partnership was thus reduced to four in number.

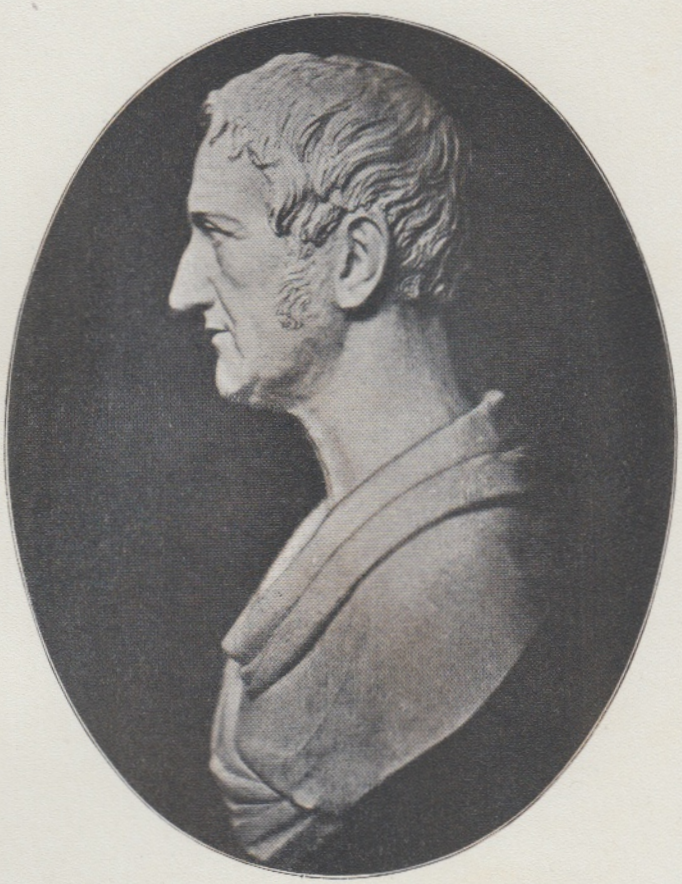
1799. The year 1799 saw a change in the site of the Bank, and the alteration is thus described in "Felix Farley's Journal": "The Bank moved their premises from Small Street to No. 8 "Corn Street in December of this year."

Change of premises.

1806. A further reduction in the number of partners took place in 1806, owing to the death of the senior partner, Edward Harford: but no addition was made to the partnership, the firm continuing under the management of John Scandrett Harford, 1811. Richard Hart Davis and John Winpenny until 1811, when Abraham Gray Harford joined the Bank.

ABRAHAM GRAY HARFORD, 1811-1820, 1820-1851.

ABRAHAM GRAY HARFORD (partner 1811 to 1820, when the junction with the Miles' Bank took place, and afterwards as a partner in the new concern until 1851) was the second son of the



A. G. Harford Battersby

From a bust by Macdonald, at Falcondale, Lampeter, in the possession of John C. Harford, Esq.

ABRAHAM GRAY HARFORD BATTERSBY,

Partner in the Harford Bank, 1811-1820,

Partner in the Miles' Bank, 1820-1851.

the senior partner, John Scandrett Harford. He was born in 1787. He assumed the surname of Battersby on inheriting the estates of W. Battersby, Esq. Married Elizabeth, daughter of General Dundas. His eldest son was John Battersby, Esq., of Blaise Castle, and his grandson is John Charles Harford, the present owner of that estate. He served the office of Sheriff of Bristol in 1846. He resided at Mortimer House, Clifton, and afterwards at Stoke Park, Stoke Bishop, where he remained until his death in 1851. 1811.

A further change occurred in the London Agents of the Bank in 1815. Messrs. J. & G. Whitehead, of 5, Basinghall Street, upon whom the firm had drawn since 1782, failed this year: and Smith, Payne & Smith now became the London Agents, and continued to act as such until the amalgamation with the Miles' Bank in 1820. Change of London Agents.

No further change occurred until 1815, when the senior partner, John Scandrett Harford, died, and his death led to a reconstitution of the Bank. Fresh articles of partnership were drawn up, and three new partners were admitted: John Scandrett Harford (in place of his father), Richard Hart Davis, junr., and Alfred Harford. The number of partners was thus once more brought up to six, as follows: John Scandrett Harford, Richard Hart Davis, Richard Hart Davis, junr., Abraham Gray Harford Battersby, Alfred Harford, and John Winpenny. 1815. Reconstitution of the Firm.

With

1815. With reference to the three new members of the firm:

JOHN SCANDRETT HARFORD, 1815-1820, 1820-1845.

JOHN SCANDRETT HARFORD (partner 1815 to 1820, when the junction with the Miles' Bank took place, and afterwards as a partner in the new firm until 1845) was the eldest son of the late senior partner and elder brother of Abraham Gray Harford Battersby. He was born in 1786. In 1812 he married Louisa daughter of Richard Hart Davis, M.P., one of the partners in the Bank at the time: but there was no issue of the marriage. He was Sheriff of Cardiganshire in 1824: and died 16th April, 1866, aged 81. He twice contested the Cardiganshire Burghs, in 1841 and 1849.

R. H. DAVIS, JUNR., 1815-1819.

RICHARD HART DAVIS, Junior, remained a member of the firm for only four years, as he retired in 1819, at the same time as his father.

ALFRED HARFORD, 1815-1820, 1820-1824.

ALFRED HARFORD (partner 1815 to 1820, the date of the junction with the Miles' Bank, and afterwards as a partner in the new concern till 1824, when his name disappeared) was a younger brother of John Scandrett Harford and Abraham Gray Harford Battersby. He lived at Frenchay, and on leaving the Bank took Holy Orders. He had the livings of Locking and Hutton, near Weston-super-Mare, and died at Locking on Aug. 4th, 1856.

1819. The above partnership did not last for long, as in 1819 Richard Hart Davis and his son both retired from the firm, and the name of John Winpenny dropped out about the same time.

The

John. S. Harford.

From a picture by Sir Thomas Laurence, P.R.A., at Blaise Castle, in the possession of John C. Harford, Esq.

JOHN SCANDRETT HARFORD,
Partner in the Harford Bank, 1815-1820,
Partner in the Miles' Bank, 1820-1845.

The number of members was thus again reduced to three: John Scandrett Harford, Abraham Gray Harford Battersby, and Alfred Harford being the only remaining partners. 1819.

And this brings us to the year 1820, when the amalgamation with the Miles' Bank took place. The premises of the Harford Bank, at No. 8 Corn Street, became the Banking House of the amalgamated businesses. 1820.

Amalgamation with the Miles' Bank.

New articles of partnership were drawn up, and below is given a list of the partners under the new agreement, from which it will be seen that all three partners in the Harford Bank and an equal number of representatives of the Miles' Bank became members of the new concern, which was henceforth known as "Messrs. Miles, Harford & Co."

The following are the names of the newly constituted Bank: Philip John Miles, John Scandrett Harford, Abraham Gray Harford Battersby, Sir Richard Vaughan, William Miles, and Alfred Harford.

And here the reader must leave the chronicles of the Harford Bank, its future history being merged in that of the Bank of Messrs. Miles, Harford & Co.

Peach,

Peach, Fowler & Co.

1774 to 1781.

1774. THE above Bank started business in 1774. The following extract from some notes in my possession refers to the opening of the Bank:

"The opening of another Bank took place on the 21st "November, in the house late the Nag's Head Tavern in Wine "Street. The partners in the new concern (who dissolved "partnership and gave up business at the end of seven years) "were Samuel Peach, John Fowler, Benjamin Loscombe, John "Curtis, Thomas Adlam, and William Garnsey."

With regard to the original partners:

SAMUEL PEACH, 1774-1781. Samuel Peach of Tockington, co. Gloucester, was born in 1715. He was the son of Nathaniel Peach of Woodchester, co. Gloucester. He probably remained a partner until the Bank dissolved partnership in 1781, as his death did not take place until four years later. Samuel Peach had two daughters, coheiresses. Sarah, the elder, married Isaac Elton of Stapleton, who was partner in the Old Bank 1777 to 1790. She died in 1763: and the remaining daughter, Ellen, became sole heiress to the Tockington property. She married Henry Cruger, who was M.P. for Bristol 1774 to 1780, and 1784 to 1790: and their eldest son, Samuel, took the name of Peach, becoming Samuel Peach Peach, on succeeding to the Tockington estates of

of his grandfather. There are two other interesting points which connect the family of Peach with the history of Banking in Bristol: Samuel Peach Peach's second daughter, Clara, became the second wife of Philip John Miles of Leigh Court, and mother of John William Miles, partner in the Miles' Bank, who died in 1878. In other words Samuel Peach, the senior partner of this Bank in 1774, was great great grandfather of John William Miles, who died in 1878. The other point is this: Samuel Peach Peach's eldest daughter, Ellen, married the Rev. James Jarvis Peach, and their second daughter, Mary Ellen, by her marriage with the Rev. Robert Henry William Miles, became the mother of Robert Fenton Miles, who is at the present time a member of the Old Bank. 1774.

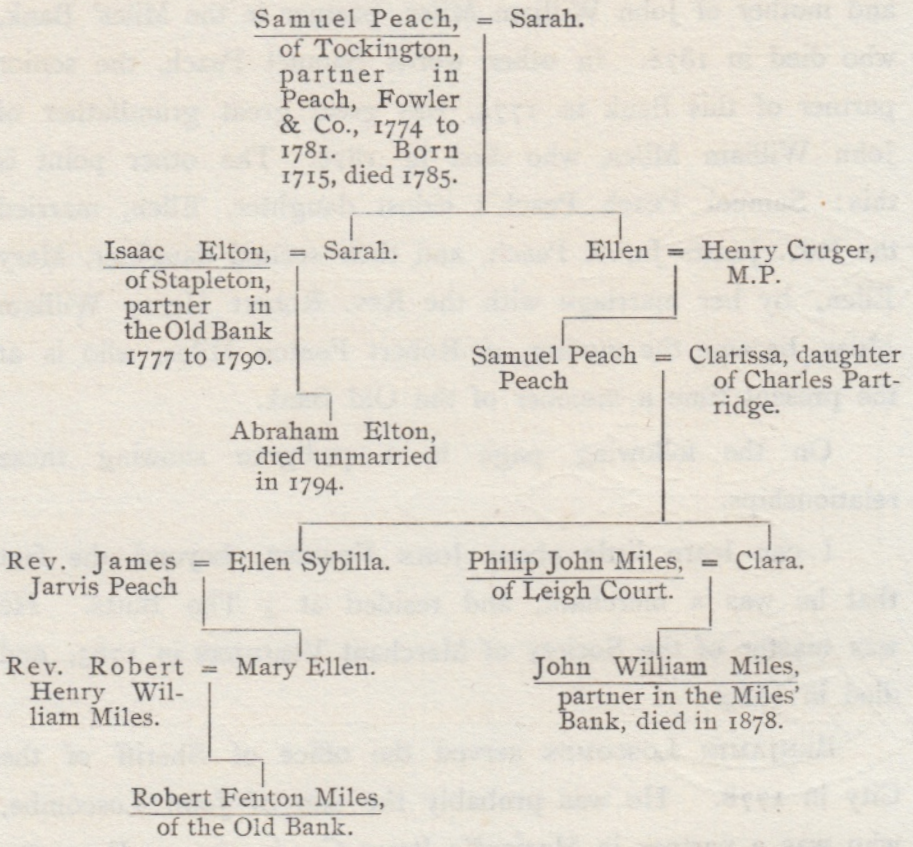
On the following page is a pedigree showing these relationships.

I can learn little about JOHN FOWLER, beyond the fact that he was a merchant, and resided at 3 The Butts. He was master of the Society of Merchant Venturers in 1783, and died in 1789. JOHN FOWLER, 1774-1781.

BENJAMIN LOSCOMBE served the office of Sheriff of the City in 1778. He was probably the son of John Loscombe, who was a partner in Harford's Brass Co. in 1749. From the early Directories of 1775 and 1785 his residence appears to have been 24 Wilder Street. He was one of the Whig leaders of his time, and was President of the Anchor Society in 1779. He died 19th August, 1796. BENJAMIN LOSCOMBE, 1774-1781.

Below

1774.



The underlined names in the above pedigree were Bankers.

About

About JOHN CURTIS I can gather very little information. He may have been a son or nephew of Thomas Curtis, who was Mayor of Bristol in 1749, he himself serving the office of Sheriff the same year. He lived in Queen Square. 1774. JOHN CURTIS, 1774-1781.

Of the remaining two partners, THOMAS ADLAM and WILLIAM GARNSEY, I have been able to find out nothing. William Garnsey retired from the Bank in 1778. THOMAS ADLAM, 1774-1781. WILLIAM GARNSEY, 1774-1778.

The premises of the Bank in 1774 are described as having been "in the house late the Nag's Head Tavern, in Wine "Street," which according to the Bristol Directory for the following year was No. 63. The following extract is taken from a paper on the Old Hostelries of Bristol, which Mr. J. F. Nicholls contributed to the "Journal of the Bristol and Gloucestershire Archæological Society," and as the site of the Bank is of some historical interest I quote it. "The Nag's Head "Tavern has acquired notoriety as being the house opposite "to which those unfortunate loyalists, Yeomans and Boucher, "were hanged in 1643 for attempting a rising in the City in "favour of Charles 1st. The site generally quoted by our late "historians is No. 5 Wine Street, which is, I think, a mistake, "the Nag's Head being, from a MS. in my possession, in "Adam and Eve passage. Indeed, the description in Seyer "corroborates this view. It is said to 'be the fifth house from "'the corner of Wine and High Streets,' and that the opposite "house 'Mr. Yeomans' was on the Northern side of the street.' Premises.

"At

1774. "At the Nag's Head were first made the famous cakes which, "to this day, bear its name."

No change is recorded as having taken place in the constitution of this Bank during the seven years that it existed. Some of the partners may have retired during that period, but
1781. of that I have no record: and in 1781 the existing partners dissolved partnership.

Henry

Henry Davis & Sons.

1784—1794.

IT is difficult to fix the exact date when the Bank of Henry Davis & Son started business: and the little information that I have been able to gather on the subject has come from the early Bristol Directories. In "Sketchley's Directory" for 1775 (the first published Bristol Directory), Henry Davis is described as a linen draper in Mary-le-port Street; and in the Directory for 1785 the following entry occurs: "Henry Davis, Banker, Mary-le-port "Street." It seems therefore probable that Henry Davis started a Banking business about this period, although no mention is made of the Bank in the list of Banking Companies until the year 1792, when the Directory for that year mentions Davis & Sons, but without any address. 1784.

In Mathews' first "Bristol Directory" for 1793-4, Henry Davis & Sons, Small Street, are included in the list of Banks. 1793-4.

HENRY DAVIS was a partner with Mr. John Hooper, linen draper, in St. Mary-le-port Street. He married twice, and his marriage in 1757 is described in the local journals as follows: "May 31st, was married at Warminster, Mr. Henry Davis, in "partnership with Mr. John Hooper, linen draper, in St. Mary-"le-port Street, to Miss Hart, daughter of Richard Hart, Esq., "of Hanham: a young lady endowed with a plentiful fortune HENRY DAVIS.

"and

1793-4. "and every other qualification to render the married state at "once happy and engaging." Henry Davis had only one child (a daughter) by his first wife. He married secondly Marianne, daughter of Major Hart, of "Ireland": and from this alliance sprang the family of Hart Davis, the members of which were closely connected with the history of Bristol for several years afterwards, Richard Hart Davis, son of Henry Davis, joining the Harford Bank in 1794.

The Bank of Henry Davis & Sons does not appear to have held a position of much importance, nor did the concern
1794. last very long, as after 1794 it is not included in the list of Banks in any of the Bristol Directories: although the names of Henry and Thomas Davis appear as Bankers, Whitehall, in the Directories for 1795, 1797, 1798, 1799 and 1801.

It is quite possible that after the panic of 1793 the position of the Bank became weakened, which resulted in the business in Small Street being given up, Henry and Thomas Davis continuing to do a small Banking trade at Whitehall, until the commencement of the present century, when they ceased to describe themselves as Bankers. Henry Davis's death is described as follows: "Feb. 26th, 1802, died Henry Davis, of "Whitehall, formerly Banker."

Ames,

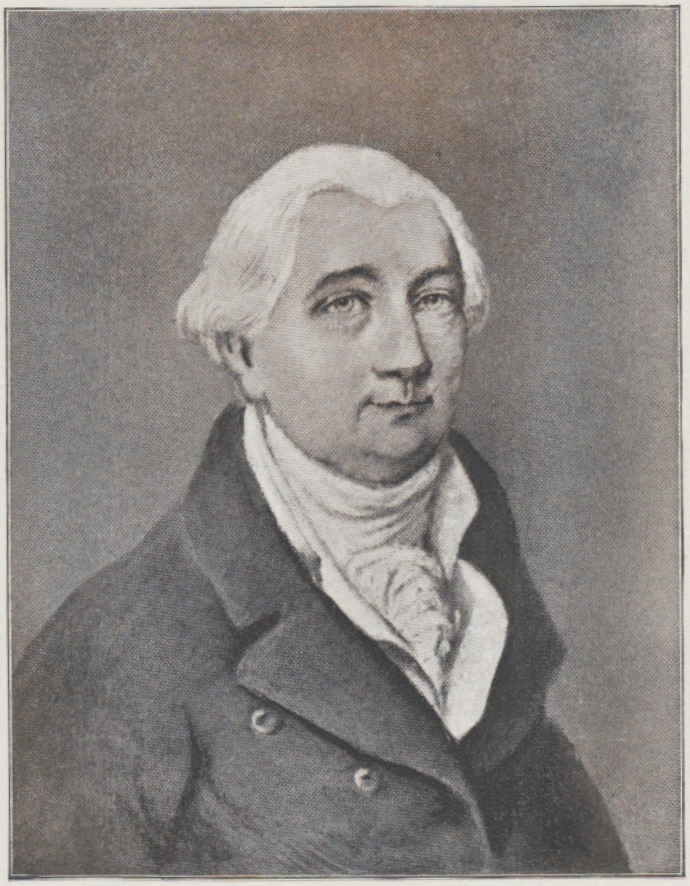
AMES, CAVE & CO.'S BANK.

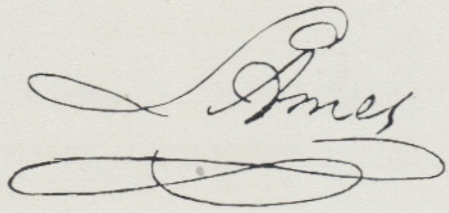
£1 NOTE.

DATED 23RD OCTOBER, 1820.

From a Note in the Author's Collection.

This Note was presented for payment on June 10th, 1890, having been in circulation for seventy years.





From a pastel by Herbert Sidney, in the possession of Herbert Ames, Esq., of 19 Norfolk Square, London.

LEVI AMES,

Partner in Ames, Cave & Co.'s Bank,

1786-1820.

Ames, Cave & Co.'s Bank.

Established 1786. Amalgamated with the Old Bank, 1826.

AT the time of the opening of the above Bank in Bristol, there were already five Banks in existence, namely: 1786.

The Old Bank - - -	established	1750.
The Miles' Bank - -	,,	1752.
The Harford Bank - -	,,	1769.
The Exchange Bank - -	,,	previous to 1766.
Henry Davis & Sons - -	,,	1784.

Besides these five Banks one other Bank, that of Peach, Fowler & Co., had come into existence in 1774, but had dissolved partnership in 1781.

On Feb. 1st, 1786, the Bank of Ames, Cave & Co., commenced business. It was at first styled "The New Bank," but in the list of Banks in a Bristol Guide of 1789 it is described as "The Bristol Bank." Formation of the Bank.

In "Bonner's Bristol Journal" of 28th January, 1786, the following announcement appeared:

"The new Bank, No. 15 Corn Street, under the firm of Ames, "Cave & Co., will be opened the 1st day of February next.

"LEVI AMES.
"JOHN CAVE.
"JOSEPH HARFORD.
"GEORGE DAUBENY.
"RICHARD BRIGHT."

The

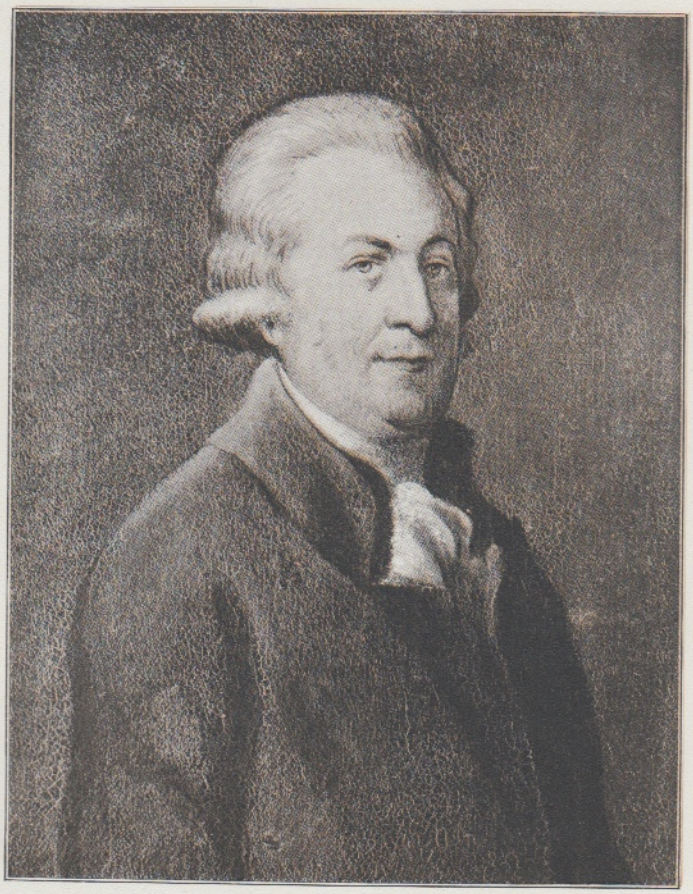
1786. Premises.

The site of the Banking House was at No. 15 Corn Street, where the Bank of Messrs. Stuckey & Co. stands at the present day, and these premises remained the Banking House until the year 1826, when the junction with the "Old Bank" took place, and the business was transferred to the premises of the Old Bank on the opposite side of the street.

The original partners in the concern were five in number, and their names were Levi Ames, John Cave, Joseph Harford, George Daubeny, and Richard Bright. Below are given a few particulars concerning each of them.

Levi Ames, 1786-1820.

Levi Ames, who was the senior partner and continued a member of the Bank until his death in 1820, was the son of Jeremiah Ames, who was a partner in the Harford Bank 1769 to 1776. He was engaged in the business of a drysalter; served the office of Sheriff of the city of Bristol in 1771, and was elected Mayor in 1788. He resided at Clifton Wood, and married a daughter of Chauncy Poole, Esq. He was the grandfather of Henry St. Vincent Ames, Esq., the present owner of Cote House, Westbury-on-Trym. He died 16th December, 1820, and Mr. Latimer in his "Annals of Bristol," refers to one of his bequests as follows: "The Common Council were "informed in June that Mr. Alderman Ames, who died a few "weeks previously, had devised the sum of £1,200 in Consols "to the Corporation, in trust, to purchase for the night constable "and nine night watchmen of the ward of St. Mary-le-port 'a "'good

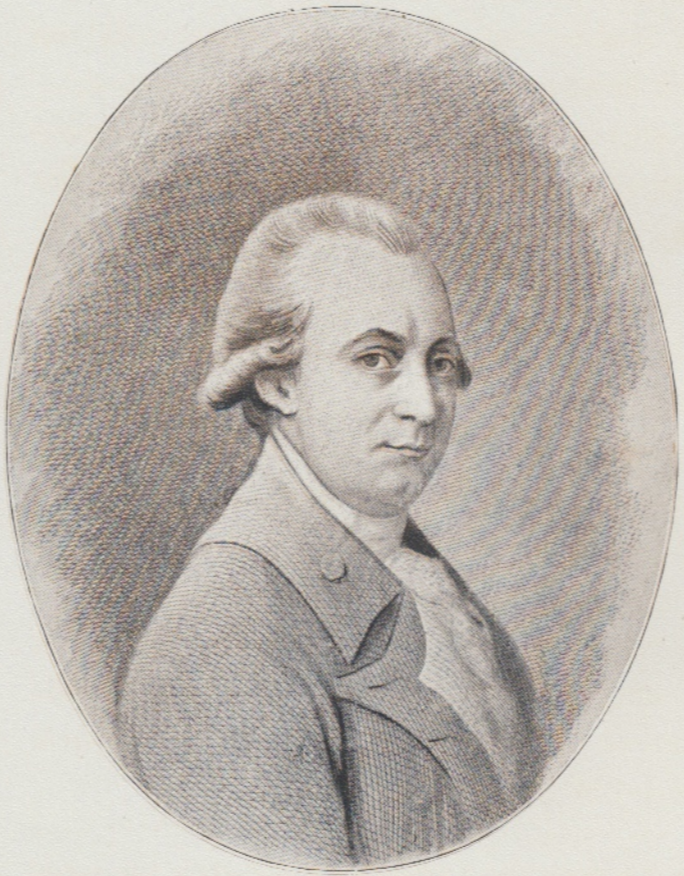


From a picture at Sidbury Manor, Sidmouth,
in the possession of Sir Charles D. Cave, Bart.

JOHN CAVE,

Partner in Ames, Cave & Co.'s Bank,

1786-1800.



Joseph Harford

From an engraving of the portrait by Whitby.

JOSEPH HARFORD,

Partner in Ames, Cave & Co.'s Bank,

1786-1798.

"'good and substantial great coat, a good strong pair of boots, 1786.
"'and a good strong hat, every two years.' Mr. Ames had
"been many years alderman of the ward. On the establish-
"ment of the present police force, the Corporation, on the
"pretext that the kind-hearted gentleman's bequest could no
"longer be applied in accordance with his intentions, thought-
"lessly threw the £1,200 into the Borough Fund, and without
"doing any appreciable good to anybody, the donation was
"irrecoverably lost."

JOHN CAVE, who remained a partner until his death in 1800, was the third son of Edward Cave, of Poole Hall, Bromyard, and Mary Hallward his wife. He was born in 1736: came to Bristol as a young man, and married the daughter and heiress of Stephen Cox, of Sturminster Newton, County Dorset, who was a merchant in Bristol. He was president of the Parent Society, 1793, and was a warden of the Merchant Venturers, 1784—1785. He lived in Brunswick Square for some years, and afterwards at Arno's Vale, where he was residing at the date of his death, which took place 1st March, 1800. He was buried at St. Paul's, Bristol. JOHN CAVE, 1786-1800.

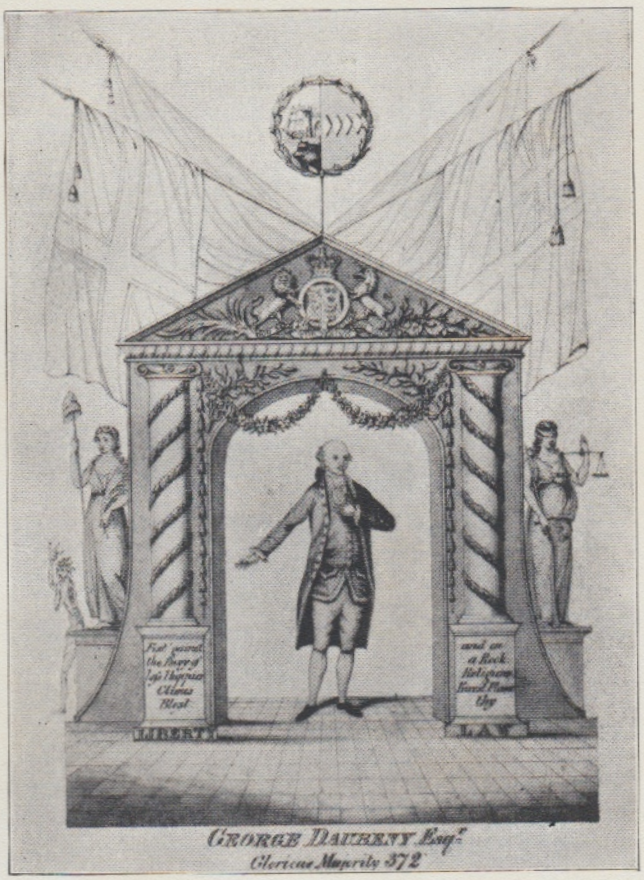
JOSEPH HARFORD (partner 1786 to 1798, when his name disappeared) was the son of Charles Harford, and first cousin of Edward Harford, who was a partner in the Harford Bank 1769 to 1806. He was born in 1741: and married Hannah, daughter of Joseph Kile, Esq., of Stapleton, where he resided. JOSEPH HARFORD, 1786-1798.

In

1786. In 1768 he became a partner in the formation of the Bristol China Works. In 1772 he was one of the promoters of the Bristol Library Society, afterwards the Bristol Free Library, in King Street; and in 1774, together with Richard Champion, brought forward Edmund Burke's name as candidate for the representation of Bristol in Parliament. He served the office of Sheriff of Bristol in 1785, and again in 1791: and in 1794 he was elected Mayor, but refused to serve. He was master of the Society of Merchant Venturers in 1796: President of the Anchor Society 1777: and died 11th October, 1802.

GEORGE DAUBENY, 1786-1806. GEORGE DAUBENY continued a partner until 1806. He was a sugar refiner. Served the office of Sheriff in 1769, and was Mayor of Bristol in 1786. In 1794 he is described in an early Bristol Directory as residing at Redland. From 1781 to 1784 he represented Bristol in Parliament. He stood for the City of Bristol 1784, but was beaten by Henry Cruger. He was master of the Merchant Venturers in 1784; and died 26th May, 1806.

RICHARD BRIGHT, 1786-1821. RICHARD BRIGHT (partner 1786 to 1821) was a West India Proprietor. He was son of Henry Bright, who was partner in the Harford Bank 1769 to 1777. He was born in 1754: and married in 1783 Miss Heywood, of Liverpool: and the "Bristol Journal" of 5th April of that year, makes the following reference to his marriage: "Monday, was married at "Liverpool, Richard Bright, Esq., of this city, to Miss Sarah "Heywood,



From the original drawing in the possession of
William Newton Daubeny, Esq., of 30 Cornwallis Crescent, Clifton.

GEORGE DAUBENY,

Partner in Ames, Cave & Co.'s Bank,

1786-1806.

Richd Bright

From a picture at Abbot's Leigh,
in the possession of Miss Bright.

RICHARD BRIGHT,

Partner in Ames, Cave & Co.'s Bank,

1786-1821.

"Heywood, daughter of Benjamin Heywood, of that town." 1786.
His eldest son was Henry Bright, who represented Bristol in Parliament from 1820 to 1830: and his second son was Benjamin Heywood Bright, who eventually succeeded him in the Bank. He was a leading Whig, and was president of the Anchor Society in 1785. He was master of the Society of Merchant Venturers in 1792, and in 1796 was elected Mayor, but refused to serve. He resided at Ham Green, Somerset (which came to him through his mother). He retired from the Bank in 1821, and died in June, 1840, aged 84.

The London Agents of the Bank at the time of its formation were Messrs. Down, Thornton & Co., of 1 Bartholomew Lane; who continued as such until their failure in the panic of 1825. London Agents.

The following extract is taken from an old Committee Book of this year: "23rd June. Considered an application of Mr. "Greethead (the manager) for an allowance for the coal and "candles expended in the house and in the office, committee "room, and room under. Resolved to add to Mr. Greethead's "salary the sum of £30 per annum for above: and it will be "expected that good fires shall be kept during the winter "months in the committee room and room under, and that at "the times of casting up half-yearly accounts breakfasts shall "be provided in the committee room as shall be thought "necessary." 1787. Management.

From

1787. From the foregoing extract it appears that balancing time must have been an extremely busy one, if it necessitated the partners in the firm turning up so early in the morning. They apparently did so, however, as the two following extracts from the committee book the same year shew: "June 30th: "Committee met at 8 a.m. Dec. 22nd, 26th, 29th: Committee "met at 8.30 a.m." And again in 1791: "June 22nd, 25th, "29th, 30th, and July 1st: Committee met each day at 8 a.m."

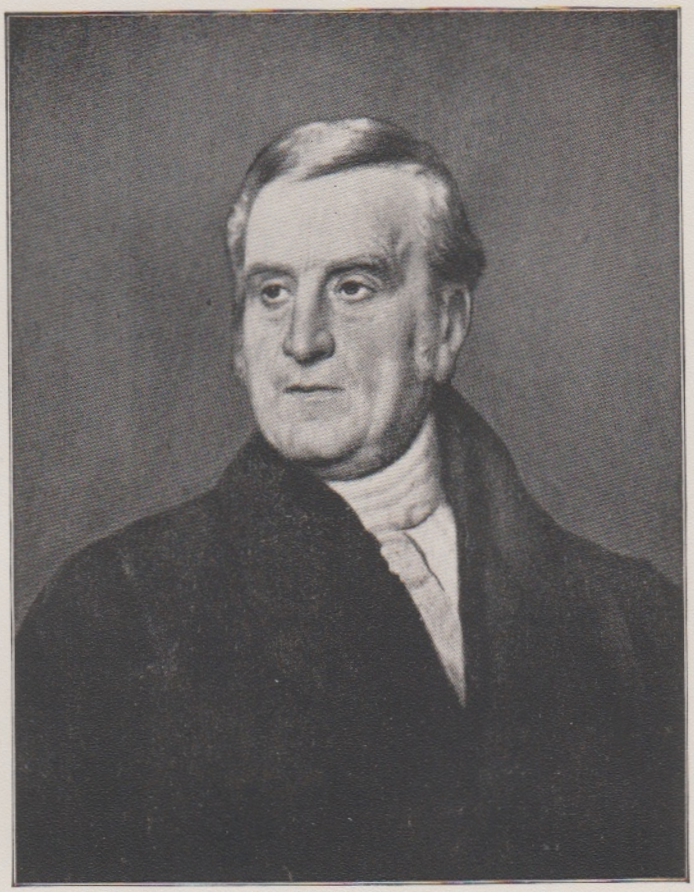
1798. The first change in the constitution of the Bank occurred in 1798, when the name of Joseph Harford disappeared, and 1800. two years afterwards the Bank sustained a further loss by the death of John Cave.

This reduced the number of members to three, and it was now considered advisable to bring up the number to six by admitting three new partners.

Fresh articles of partnership were drawn up, the members now joining the firm being Stephen Cave, Thomas Daniel the younger, and Levi Ames, junior.

STEPHEN CAVE, 1800-1826.

With reference to the new partners, STEPHEN CAVE remained a member of the concern until 1826, when the amalgamation with the Old Bank took place. He was the eldest son of John Cave, whose death took place this year. He was born in 1763: and in 1797 he married Anne, daughter of Thomas Daniel, of Barbadoes, and sister of Alderman Daniel, who now also joined the Bank. He was a Justice of the Peace and Deputy



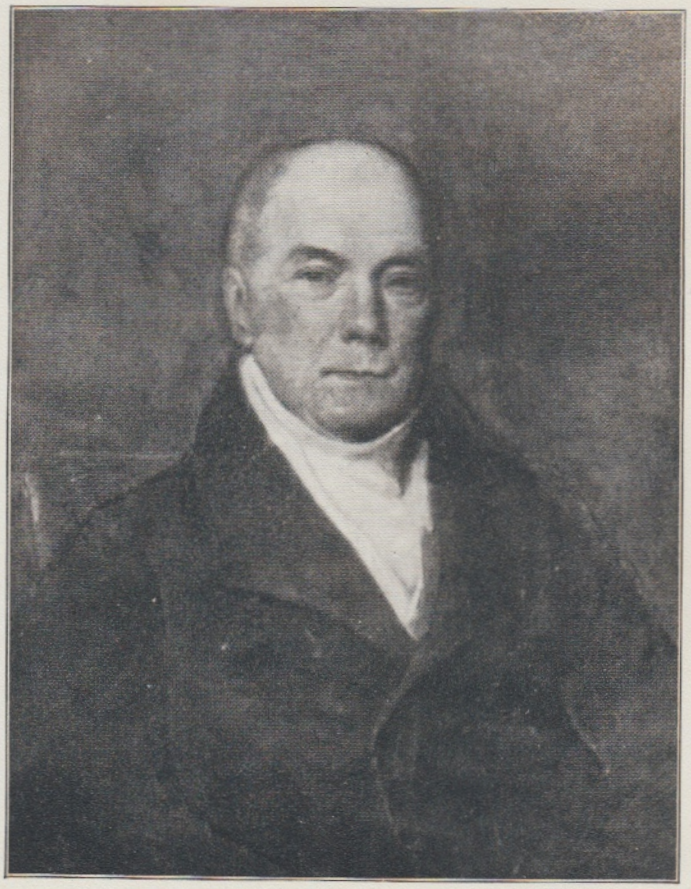
Stephen Cave

From a picture at Sidbury Manor, Sidmouth,
in the possession of Sir Charles D. Cave, Bart.

STEPHEN CAVE,

Partner in Ames, Cave & Co.'s Bank,

1800-1826.



Tho. Daniel

From a picture by Pickersgill, at Stuckeridge, Devon,
in the possession of Thomas Carew Daniel, Esq.

ALDERMAN THOMAS DANIEL,

Partner in Ames, Cave & Co.'s Bank,

1800-1821.

Deputy Lieutenant for the County of Gloucester: lived in Brunswick Square, and afterwards at Cleve Hill, Downend. He was an Alderman of the City of Bristol, resigning that office in 1827. In 1803, when the Bristol Volunteers were raised, he was appointed Quartermaster. He was elected Sheriff in 1822, but declined to serve: and he was master of the Merchant Venturers 1817. He died 18th Feb., 1838, aged 74, and was buried at St. Paul's, Bristol. 1800.

THOMAS DANIEL THE YOUNGER (partner 1800 to 1821, when he retired from the firm) was the eldest son of Thomas Daniel, of Barbadoes. He was born in 1762. Married Susanna, daughter of John Cave, who was partner in the Bank 1786 to 1800. He was a leading Tory and an alderman of the City of Bristol, and was generally known by the name of "Alderman Daniel." He was Sheriff of Bristol in 1786: served the office of Mayor in 1796-7, and was master of the Society of Merchant Venturers 1805. In 1836 he was again elected Mayor, but refused to serve. He resided in Berkeley Square, where his death took place 6th April, 1854, at the advanced age of 93. THOMAS DANIEL, 1800-1821

LEVI AMES, JUNIOR, who also joined the Bank this year, remained in the firm until 1826, when the junction with the Old Bank took place, and afterwards continued as a partner in the Old Bank until his death in 1846. He was the eldest son of Levi Ames, the senior partner, and grandson of Jeremiah Ames, partner LEVI AMES, JUNR., 1800-1826. 1826-1837.

1800. partner in the Harford Bank 1769 to 1777. He married Ann, daughter of Henry Metcalfe, Esq., M.P., of Murton House and Seatonville, Northumberland. He was a leading Whig, and was president of the Anchor Society in 1805. In 1811 he was elected Mayor, but refused to serve. His death took place December 26th, 1846, at the age of 68.

With the introduction of the foregoing new partners, the firm was now constituted as follows: Levi Ames, George Daubeny, Richard Bright, Stephen Cave, Thomas Daniel the younger, and Levi Ames, junr.

1801. After the passing of the Bank Restriction Act in 1797, Bankers were allowed to issue notes of a less amount than £5, which they had been prohibited from doing since 1777. In
Note issue. consequence of this the country Banks commenced issuing notes of £1, £1 1s., and £2, and continued to do so until after the memorable panic of 1825. The following extract from an old Committee of the Bank has reference to the new issue: "1801, "24th Jan. Agreed that a plate shall be forthwith engraved "for the purpose of issuing one guinea notes, and gave Mr. "Greethead directions to give the proper orders to the engraver "as similar as may be to our five guinea notes."

1806. No change is recorded until the year 1806, when George Daubeny died, and was succeeded the same year by his son of the same name.

GEORGE

Geo. Daubeny

From a picture by Curnock, at Cote,
in the possession of George Walters Daubeny, Esq.

GEORGE DAUBENY,

Partner in Ames, Cave & Co.'s Bank.

1806-1813.

1806. GEORGE DAUBENY, 1806-1813.

GEORGE DAUBENY (partner 1806 till 1813, when he retired) was born in 1776. He resided at Cote. He lived for many years after his retirement from the Bank, as his death did not take place until 1851. The following notice appeared about him after his death: "March 29th, 1851. Obituary. George "Daubeny, Esq., at his residence, Cote, aged 75. Mr. "Daubeny was eldest son of George Daubeny, Esq., formerly "M.P. for this city: who discharged also the first offices in its "municipal government. Mr. Daubeny, residing at Cote, taking "no part in the official business of the city: his style of living "was entirely without ostentation."

1813. JOHN BALLARD, 1813-1820.

The next change in the firm occurred in 1813, when JOHN BALLARD was admitted a partner in the place of George Daubeny, who retired: the reason being that a managing partner was wanted, and none of the partners were willing to take that post. The number of partners being six, and not more than this number being allowed by law, it was necessary that one of the partners should retire and make room for a new partner, who could undertake manager's work. George Daubeny being the junior, retired with the understanding that he might be admitted upon the next vacancy arising.

John Ballard, who came in as a partner, does not appear to have remained many years in the business, as no mention is made of his name in the list of partners in 1820: and I have been unable to ascertain anything about him, beyond the fact that he died 1st July, 1828.

This

1820. This brings us to the year 1820, when we find a new partner, Benjamin Heywood Bright, joining the Bank in the place of John Ballard, the Bank being now constituted as follows: Levi Ames, Richard Bright, Stephen Cave, Thomas Daniel, Levi Ames, junior, and Benjamin Heywood Bright. Stephen Cave, Levi Ames, junior, and Benjamin Heywood Bright were the working and salaried partners.

BENJAMIN HEYWOOD BRIGHT, 1820-1821. BENJAMIN HEYWOOD BRIGHT'S connection with the firm was very short, as he retired from the Bank the following year. He was the second son of Richard Bright, the second partner in the concern: born in 1787: and died at Ham Green in August, 1843, 22 years after he retired from the Bank.

Before the end of this year the Bank sustained a loss in the death of the senior partner, Levi Ames, who died on Dec. 16th, aged 81.

1821. A further loss was sustained by the Bank the following year, when Richard Bright, and his son Benjamin Heywood Bright, both retired.

The number of partners was thus reduced to the following three: Stephen Cave, Thomas Daniel and Levi Ames.

New articles of partnership were now drawn up, but no new partners were admitted, the firm being now styled "Cave, Daniel & Ames."

This

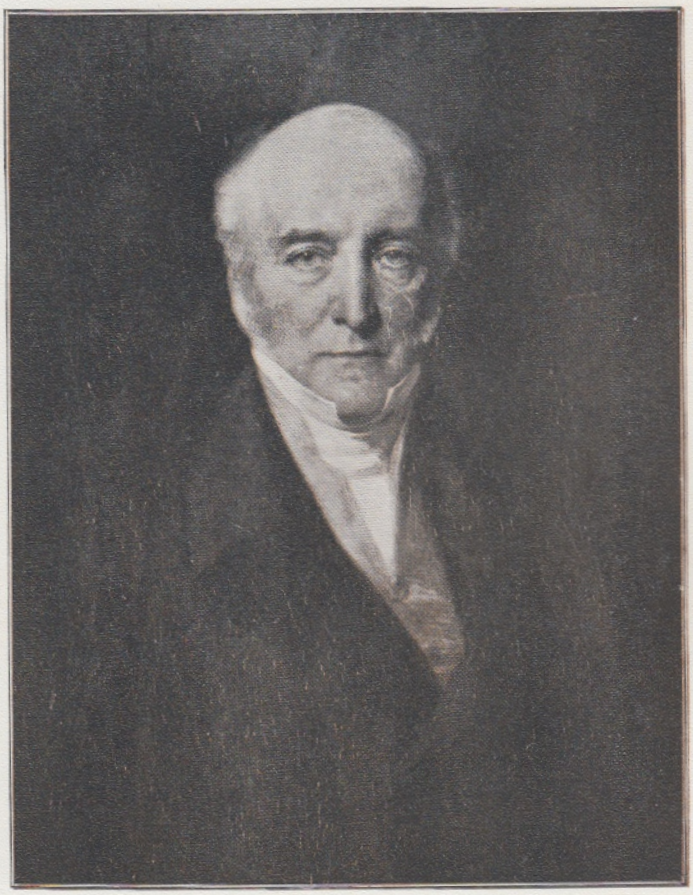
Benj. Heywood Bright

From a miniature.

BENJAMIN HEYWOOD BRIGHT,

Partner in Ames, Cave & Co.'s Bank,

1820-1821.



D Cave

From a picture by E U. Eddis, at Sidbury Manor, Sidmouth, in the possession of Sir Charles D. Cave, Bart.

DANIEL CAVE,

Partner in Ames, Cave & Co.'s Bank, 1821-1826,

Partner in the Old Bank, 1826-1872.

This partnership, however, did not last long, as Thomas Daniel retired very shortly, and this led to a new partnership again the following year: Daniel Cave, son of Stephen Cave, being admitted in Thomas Daniel's place, and the firm being now styled "Cave, Ames & Cave." 1821. 1822.

DANIEL CAVE, the new partner, who remained a member of the firm until the junction with the Old Bank in 1826, and afterwards as a member of the Old Bank until his death in 1872, was the eldest son of Stephen Cave. He was born in 1789, and in 1820 married Frances, daughter of Henry Locock, Esq., M.D., of Northampton. He was a Justice of the Peace for Gloucestershire: president of the Bristol Royal Infirmary, and resided at Cleve Hill, Downend. He served the office of Sheriff of Bristol in 1836: died in 1872, and was buried at St. Paul's, Bristol. DANIEL CAVE, 1822-1826, 1826-1872.

In 1825 a change was made in the London Agents of the Bank. Since its formation Pole, Thornton & Co. had acted as its Agents in London: but in 1825 (the year of the panic) they stopped payment, and in consequence of this the Bank had to make a change. Messrs. Smith, Payne & Smith now became the London Agents, and remained so until 1826, when the amalgamation with the Old Bank took place: after which date they continued as agents, in conjunction with Messrs. Prescotts, Grote & Co., until the year 1877 when the Miles' Bank joined the Old Bank, and the London Agents were Messrs. Prescotts, Grote & Co. and Messrs. Barnetts, Hoare & Co. 1825. Change in London Agents.

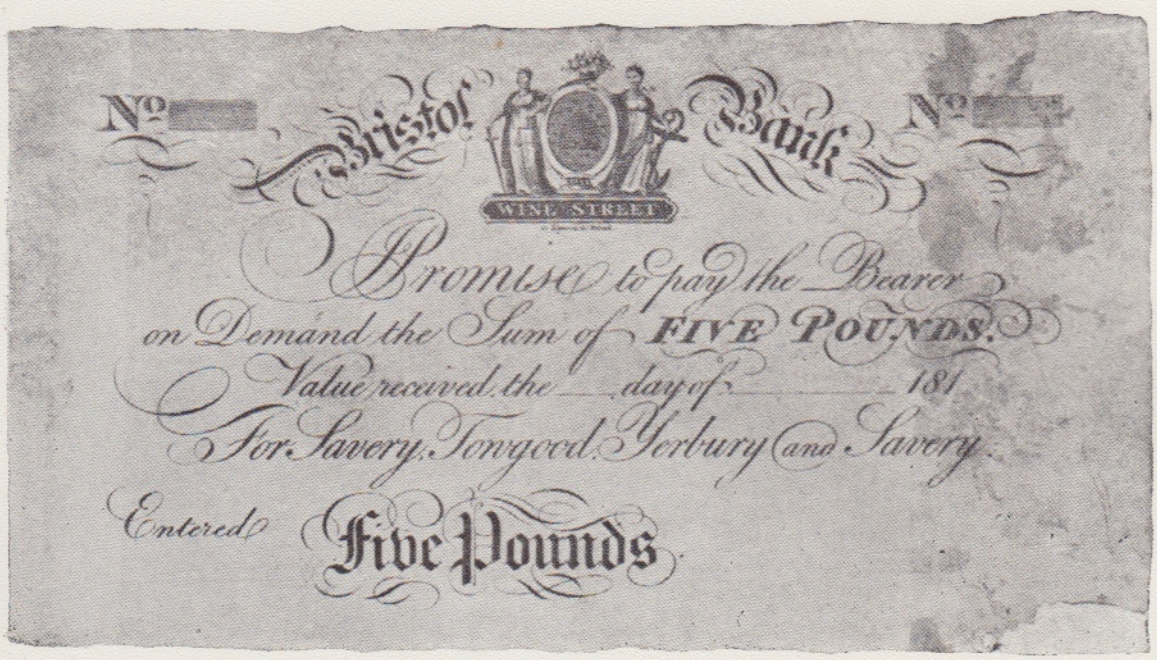
The

1826. Amalgama- with the Old Bank.

The partnership of Stephen Cave, Levi Ames and Daniel Cave continued until the year 1826, when the amalgamation with the Old Bank took place. Stephen Cave retired from the partnership at the same time, and consequently Levi Ames and Daniel Cave were the only two partners representing the Bank of Ames, Cave & Co. in the new concern. The business of the Bank was, as has been stated before, transferred across the street to the premises of the Old Bank: and below are given a list of those who signed their names to the new deed of partnership: viz., Isaac Elton, Hugh Duncan Baillie, Levi Ames, James Evan Baillie, Daniel Cave, Thomas Tyndall, James Palmer and William Edwards. The following reference to the amalgamation was made at the time: "1826, June 30th. The "Banks of Cave, Ames & Cave, and Elton, Baillies, Tyndall, "Palmer & Edwards coalesced from this day, the former "removing their establishment from the opposite side of the "street to the establishment of the latter."

And here we must take leave of Messrs. Ames, Cave and Co.'s Bank, as its further history is bound up in the records of the Old Bank.

Savery,



SAVERY, TOWGOOD & CO.

UN-ISSUED NOTE FOR £5.

From a Note in the Author's Collection.

Savery, Towgood & Co.

Established 1786. Relinquished Business 1828.

THE first record of the existence of this Bank occurs about the year 1786, when it appears from the Directories of that period that Joseph Gregory Harris was carrying on the business of a Banker in Narrow Wine Street, his London Agents being Sir James Esdaile, Hammet and Esdaile, of 73, Lombard Street. 1786.

JOSEPH GREGORY HARRIS, who remained a member of the Bank until 1794, was in all probability a partner in the firm of Joseph Gregory Harris & Co., cotton manufacturers in Temple Street. His marriage in 1781 is mentioned in the "Bristol Journal" of the 30th of June of that year as follows: "Tuesday, "was married at the Abbey Church, Bath, Mr. Joseph Gregory "Harris, Linen Draper of this city, to Miss Clement, daughter "of Mr. Clement, Linen Draper of Bath." He served the office of Sheriff of Bristol in 1792, and was Sword Bearer from 1801 until 1818, in which year his death is recorded as taking place on 8th September. JOSEPH GREGORY HARRIS, 1786-1794.

In 1792 John Savery went into partnership with Joseph Gregory Harris, and the Bank was now continued under the style of Harris & Savery, with the same premises and London Agents until 1794, when J. G. Harris retired from the firm, and John Savery was left sole partner. 1792.

JOHN

1792. JOHN SAVERY, who remained in the Bank until business was given up in 1828, was a member of a very old Devonshire family. He was eldest son of John Savery, of Shilston House, near Modbury, Devon, by his wife Sarah, daughter of Walter Prideaux, of Dartmouth: was born in 1747, and married in 1774 Sarah Butler, daughter of Peter Clark, Esq., of Exeter. He resided for some time at Butcombe Court, Wrington: moving afterwards to Kingsdown Parade, where he spent the latter years of his life. He died 12th November, 1831, aged 84.

JOHN SAVERY, 1792-1828.

1800. John Savery remained sole partner in the concern until 1800, in which year it appears that John Pugh joined the firm.

JOHN PUGH, 1800-1809.

Respecting the new partner I can gather no information: beyond the fact that he remained in the Bank only a short time, retiring in 1809, when he started a small Banking concern in Small Street, in conjunction with John Furnell Tuffen.

1801. The following year a change was made in the London Agents, the Bank now drawing on Messrs. Strange, Dashwood

1802. and Co. The latter firm, however, failed in 1802: and their failure considerably weakened the Bristol Bank, the result being

1803. that in 1803 three new members were taken into partnership, their names being William Towgood, John Furnell Tuffen, and John Yerbury. The concern was now styled "Savery, Towgood, Tuffen, Yerbury & Pugh." The same year Messrs. Langston, Towgood & Co. became the London Agents.

Three new partners.

With

With reference to the new partners: 1803.

WILLIAM TOWGOOD, who remained a member of the Bank until business was suspended in 1828, was a brother-in-law of John Savery. He died 28th Feb., 1835, aged 76. WILLIAM TOWGOOD, 1803-1828.

JOHN FURNELL TUFFEN continued a partner only a short time, retiring in 1809, and starting a small Bank that year in conjunction with John Pugh. He died in 1820. JOHN FURNELL TUFFEN, 1803-1809.

JOHN YERBURY, who was a brother-in-law of William Towgood, continued a member of the firm until 1828. He resided at 2 Rodney Place, Clifton, and also at Shirehampton. He was a Whig in politics, and was president of the Anchor Society in 1813. He died 21st June, 1843, aged 74. JOHN YERBURY, 1803-1828.

No further change in the constitution of the firm is recorded until 1808, when it appears that Messrs. Smith, Payne and Smith became London Agents, in conjunction with Langston, Towgood & Co.: and the following year Messrs. Smith, Payne and Smith became the sole Agents in London. 1808. 1809.

Messrs. Tuffen and Pugh both retired from the Bank this year, starting a small business together at 28 Small Street, under the style of "Tuffen & Pugh."

To help to fill the gap caused by their retirement, a new partner was admitted, THOMAS COLE: but he remained in the concern only a few years, retiring in 1815. He was a Tory in politics: resided at Brislington: was appointed Postmaster for THOMAS COLE, 1809-1815.

1809. for Bristol in 1806, and remained in that office until his death in June, 1825.

1811. Another change was made in the London Agents in 1811: as we find the Bank now drawing on Rogers, Towgood & Co.

1814. Change of premises. Three years after a change of premises took place, the Bank moving their quarters from Narrow Wine Street to 62 Broad Wine Street.

1816. John Savery, Junr., 1816-1820. The name of Thomas Cole dropped out about this time, and John Savery's eldest son was admitted a partner: but his connection with the firm was brief, as by 1820 his name had disappeared.

1820. Towgood, Junr., 1820-1828. William Towgood's son was this year taken into partnership, the firm being now constituted as follows: John Savery, William Towgood, John Yerbury and — Towgood, junior.

This partnership continued without further change until 1828, and on December 31st of that year the Bank relinquished business. The following notice appeared at the time: "Dec. "31st. Messrs. Savery, Towgood, Yerbury and Towgood, junr., "Bankers, of this city, closed their establishment."

Jane,

Jane, Heaven & Wigan.

1790 to 1793.

THE earliest record of the existence of the above Bank is 21st August, 1790: when the following entry occurs in the Committee Book of the Bank of Messrs. Ames, Cave & Co.: "Received a proposition from "Messrs. Jane and Wigan relative to taking up their notes "payable to bearer, which they have in contemplation to "issue. Agreed to conduct Mr. Wigan's business, and to "take up bearer notes for £20 and under on certain conditions. "Further agreed, on the proposal of Jane & Wigan, to take "up bearer notes for £30 and under." The premises of the concern appear to have been situated in Bridge Street. 1790. Earliest record. Premises.

With reference to the partners in the business: Warren Jane was a native of Chepstow, but I have been unable to ascertain anything further about him. Thomas Wigan was a goldsmith, and from the following extract from the "Burgess Book" in the Council House, it appears that his father before him had carried on the same business: "22nd June, 1778. "Thomas Wigan, goldsmith, is admitted into the liberties of "the City, for that he is the son of Thomas Wigan, silversmith, "and hath taken the oath of obedience and paid 4s. 6d."; and the Bristol Directory for 1785 mentions: "Thomas "Wigan, jeweller, goldsmith and watchmaker, Bridge Street." It WARREN JANE, 1790-1792. THOMAS WIGAN, 1790-1793.

1792. It is recorded in the Committee Book of Messrs. Ames, Cave & Co., under the date March 10th, 1792, that: "We "settled the matter respecting the house of Jane & Wigan to "our satisfaction, and gave directions accordingly to Mr. "Greethead to do honour to their bearer notes, and any other "notes necessary to the support of their credit."

THOMAS HEAVEN, 1792. The same year the name of Thomas Heaven first appears: and he is described in a bond dated 9th March, as being a wholesale woollen warehouseman of Bristol.

The names of Jane and Heaven appear to have dropped out almost immediately: and in the Directory for this year the

London Agents. first mention is made of the London Agents of the concern, Messrs. Goobehere, Wigan & Co. During its brief life the Bank never seems to have risen to a position of any importance:

1793. and towards the end of the disastrous year 1793, when so many other institutions in the country came to grief, the Bank of Thomas Wigan stopped payment.

Mr. Seyer, in some manuscript notes relating to the history

The panic of 1793. of Bristol, refers at some length to the effect of the panic of 1793 upon the City of Bristol. A spirit of speculation had manifested itself in Bristol, and a great building mania had seized the city; the result being that on the declaration of war with France the whole trade of the city received a serious check: thousands of masons, carpenters, etc., were thrown out of work, and many firms were totally ruined. To quote the words

words of Mr. Seyer: "Two Banks in Bath and one in "Chepstow having stopped payment, and one of the lesser "Banks in Bristol having closed its doors one day an hour or "two before the usual time, all confidence was at an end. "Everyone who had bank-paper hastened to exchange it, and "nothing but money would be accepted: so that in the course "of a fortnight it was supposed that nearly the whole of the "Bristol bank-paper was brought in: and in order to supply "the very extraordinary demand, the Bankers were forced to "bring from London an immense number of guineas in the "stage coaches: by all which they were very material sufferers, "and their business for some time afterwards was almost "annihilated." 1793.

The Bristol Bank whose failure is recorded in the above notes was the Bank of Thomas Wigan: and his bankruptcy, which took place in the autumn of the same year was noticed in more than one paper of the day. In "Bonner & Middleton's Bristol Journal" 2nd November, 1793, appears the following: "Bankrupts, Oct. 29th. Thomas Wigan of Bristol, Goldsmith." And again in the "Universal Magazine" for November: "Bankrupts from the 'Gazette,' Oct. 29th. Thomas Wigan "of Bristol, Goldsmith." Thomas Wigan is made bankrupt.

The

The Bristol City Bank.

1794 to 1834.

1794. THE above Bank opened business in Exchange Buildings, All Saints' Passage, this year. The original partners in the concern numbered five, their names being James Ireland, Philip Protheroe, Henry Bengough, Joseph Haythorne, and Matthew Wright.

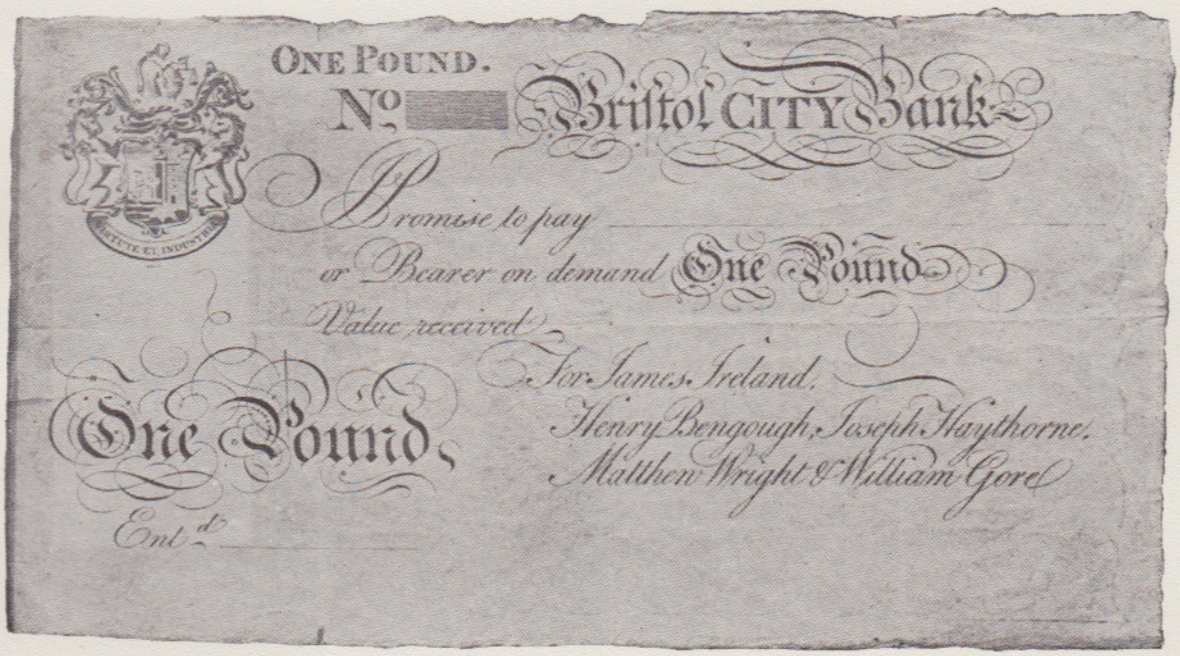
The London Agents of the Bank were Down, Thornton & Co.

With reference to the partners:

JAMES IRELAND, 1784-1814. JAMES IRELAND, who remained a partner until 1814, resided at Brislington, and was a partner in the firm of Ireland & Wright, sugar refiners and wine merchants on St. Augustine's Bank. A Mr. E. Rolle Clayfield was in the same firm, and from his marriage with Mr. Ireland's daughter sprang the family of Clayfield Ireland. Mr. Ireland was Sheriff of Somerset in 1782, and died in 1814.

PHILIP PROTHEROE 1794-1803. PHILIP PROTHEROE was born in 1747, was apprenticed to Mark Davis, a Bristol West India merchant, and admitted a Burgess in 1772. He was Sheriff of Bristol in 1777, and president of the Anchor Society in 1781. Edward Protheroe, who was M.P. for Bristol, was his eldest son. He resided in Great George Street, and afterwards at Over Court, where he died, 30th August, 1803.

HENRY



BRISTOL CITY BANK.

UN-ISSUED NOTE FOR £1.

From a Note in the Author's Collection.

Philip Protheroe

From a miniature in the possession of Mrs. Walker,
of the Rectory, Easton-in-Gordano, near Bristol.

PHILIP PROTHEROE,

Partner in the Bristol City Bank,

1794-1803.

1794. HENRY BENGOUGH, 1794-1818.

HENRY BENGOUGH, who remained a partner until 1818, was a solicitor, and was described in the Bristol Directory for 1785 as an attorney-at-law, Sheriff's Office, Wine Street. His residence was in St. James' Square. He was a leader of the Whig party in Bristol, was Sheriff of the City in 1789, and served the office of Mayor in 1792. He was the son of the Rev. George Bengough, of Hawkesbury, Gloucestershire. He married in 1760 Joanna, daughter of William Cadell, attorney, Wine Street, who was a member of the then important publishing firm of Cadell, of London and Bristol. By the advice of his wife's relatives he invested money in the purchase of copyright books, and is said to have profited largely from his interest in Blackstone's Commentaries and other standard works. He died 10th April, 1818, aged 79, and was buried in the Mayor's Chapel, where there is a monument to his memory. His almshouse is in the Horfield Road.

JOSEPH HAY-THORNE, 1794-1835.

JOSEPH HAYTHORNE, partner until 1835: is described as living at 10 Gloucester Place in 1798: but this was probably Gloucester Row, as he is described as residing at the latter address in the Directories for 1822 and 1825.

A note of the once celebrated Richard Smith, the surgeon, says: "The father of Alderman John Haythorne and of his "brother the Banker was a skinner and leather breeches maker, "and had a shop at No. 47 High Street, next to All Saints' "Lane" (the subsequent site of this Bank).

Joseph

1794. Joseph Haythorne's marriage in 1786 is thus described in the "Bristol Journal" of Dec. 2nd of that year: "Tuesday, was "married at Westbury-on-Trym Mr. Joseph Haythorne, of "Brunswick Square, to Miss Fowler, daughter of John Fowler, "Esq., of Cote, in the County of Gloucester." Joseph Haythorne's wife after his death married Thomas Lane Coulson, and the following reference is made to this in some notes in my possession: "1854, Feb. 24. Obituary. Mrs. Thomas Lane "Coulson. She was housemaid and cook to Joseph Haythorne, "Esq., a banker of this city, and residing at Clifton, and by "careful nursing saved his life. On his recovery Mr. Hay- "thorne married her, and at his death she was left his whole "fortune, except a few trifling legacies: his funded property "alone being worth £160,000. Later on she, when 60 years "old, married Mr. Thomas Lane Coulson, a man half her age."

MATTHEW WRIGHT, 1794-1812.

MATTHEW WRIGHT, who continued a member of the firm until 1812, was born in 1746, at Beaminster, in Dorset, from whence he came to Bristol, and was apprenticed to a firm of West India Coopers, then one of the principal businesses in the city. He afterwards became partner with James Ireland, in the firm of Ireland & Wright, sugar refiners and wine merchants, on St. Augustine's Back, and the latter business is at the present day carried on by his great-grandsons under the title of William Wright & Sons. He resided for a time on St. Augustine's Back, and afterwards removed to Park Row, his house being on the site now occupied by the Jews' Synagogue.

From a miniature in the author's possession.

COLONEL WILLIAM GORE, BRISLINGTON,
Lieut.-Colonel of the Bristol Volunteer Infantry, 1797,
Partner in the Bristol City Bank, 1799-1814.

Synagogue. He married a Miss Fry, and on his death in 1812 left four sons and four daughters. One of his grandsons is the present James Wright who is to-day carrying on the Ashley Down Orphanages in succession to the late George Müller, whose daughter he married. Matthew Wright was a man of great ability and was consulted on business matters by the Government of the day. It was owing to a suggestion of his that Pitt imposed the Legacy Duty at a time when there was the greatest difficulty in finding new sources of revenue. 1794.

The original partnership continued until 1799, when a new partner was admitted to the Bank, William Gore. The name of William Gore is identified with the raising of the Bristol Volunteers in the year 1797 under the title of "a Military Volunteer Association," owing to the general feeling of uneasiness throughout England caused by the threats of France to make an invasion of the island. William Gore was appointed one of the Lieutenant Colonels, the other being Mr. Evan Baillie of Dochfour, father of Peter, Hugh Duncan and James Evan Baillie, whose names are connected with the history of the Old Bank, while Thomas Kington of Rodney Place and Thomas Haynes of Castle Green were appointed Majors. After the Peace of Amiens in 1802 the volunteers were disbanded, but on war being declared again the following year they were forthwith reorganized, and a sum of several thousand pounds was raised by the citizens of Bristol in support of the movement. 1799. WILLIAM GORE, 1799-1814.

Evan

1799. Evan Baillie became Colonel of the Infantry: William Gore and Thomas Tyndall were appointed Lieutenant Colonels: Thomas Kington and Thomas Haynes, Majors: George Bradshaw, Adjutant: Stephen Cave, Quartermaster. Immediately after the first Peace of Paris in 1814, the volunteer infantry were disembodied by order of the Government, and after the final parade the colours were deposited at the house of Colonel Baillie in Park Row, and the weapons stored at the armoury in Stapleton Road. Lieut. Col. William Gore died the same year, and in memory of his services his regiment resolved to give £3000, part of the fund subscribed and invested for the use of the Corps, to the widow and five children of the deceased, "in respectful testimony of his "meritorious conduct." A monument was also erected to his memory in Bristol Cathedral "at the joint expense of the whole "regiment, officers, non-commissioned officers and privates, in "public and unanimous testimony of esteem for his character "as a soldier and a gentleman."

1803. In 1803 Philip Protheroe died, and his death was followed
1812. by that of Matthew Wright in 1812, George Wright succeeding
GEORGE WRIGHT, 1812-1834. the latter as a partner the same year. George Wright was born in 1791. He was unmarried, and lived in Berkeley Square. He continued a partner in the City Bank until 1834, when the business was taken over by the Northern and Central Bank of England; he then became manager in the new concern, and remained in that capacity until 1837, in which year

year the National Provincial Bank of England took over the business. After acting as joint manager with Mr. Lamb to the latter firm, George Wright retired the same year, and his death took place in 1858. 1812.

Owing to the death of William Gore in 1814, and the retirement of James Ireland the following year, the firm was now reduced to the following three: Henry Bengough, Joseph Haythorne and George Wright: and the number was further reduced three years later, as Henry Bengough died in 1818. 1814. 1815. 1818.

Joseph Haythorne and George Wright were now left the only partners, and they apparently remained so, without any addition to the partnership, until 1834, when the business of the City Bank was taken over by the Northern and Central Bank of England.

It is worth recording that during the panic of 1825 "the "Bank of Messrs. Haythorne & Wright, Exchange Buildings, "commonly called the City Bank, received from the public "during the time of the panic all the paper they had issued." 1825. Panic of 1825.

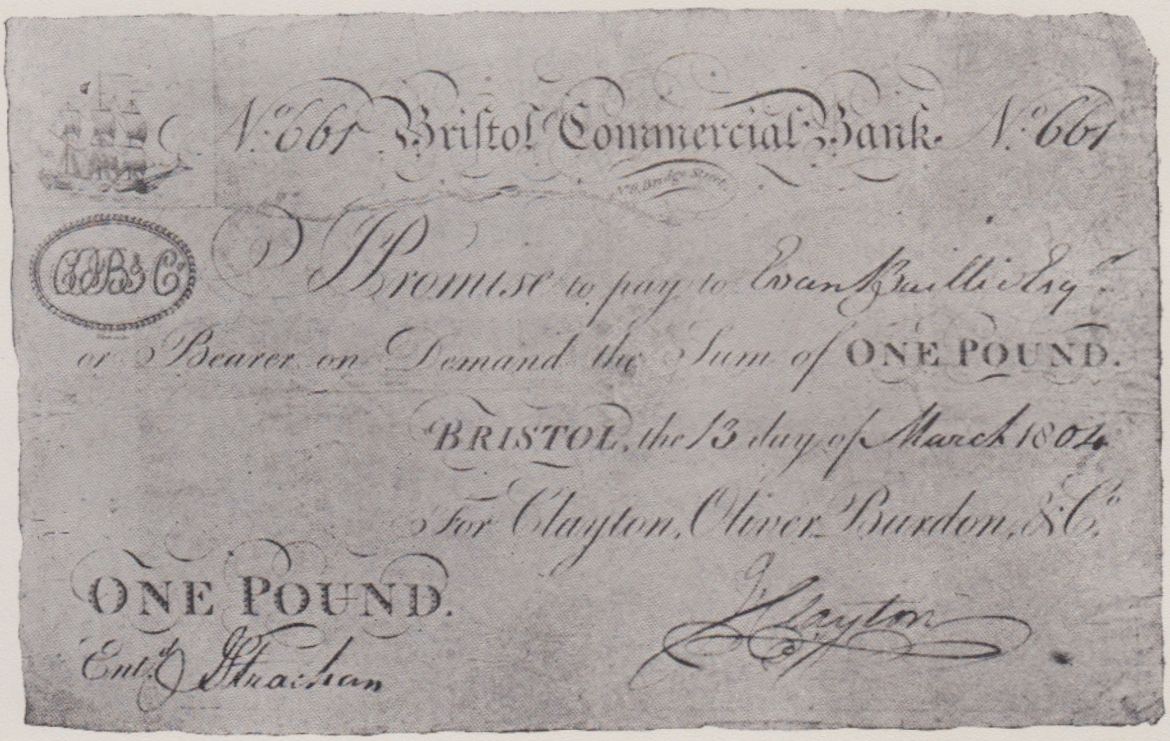
The following year a change of premises took place, as we read that "Messrs. Haythorne & Wright, Bankers, "Exchange Buildings, removed to a house belonging to Mr. "Haythorne, in High Street." 1826. Change of premises.

In 1827 the Bank changed their London Agents; Messrs. Barnetts, Hoare & Co. becoming the Agents of the Bank in the place of Poole, Thornton & Co. 1827. Change of London Agents.

No

1834. No further change of any importance took place in the constitution of the firm until 1834, when it appears that the City Bank relinquished its position as a private Bank, its business being the same year taken over by the Northern and Central Bank of England.

Bristol



BRISTOL COMMERCIAL BANK.

£1 Note.

Dated 13th March, 1804.

From a Note in the Author's Collection.

Bristol Commercial Bank.

1804.

I HAVE in my possession a £1 note of the above Banking Firm, dated 13th March, 1804, of which the following is a copy: 1804.

No. 661. BRISTOL COMMERCIAL BANK, No. 661.
No. 9 Bridge Street.
C.O.B. & Co.
I promise to pay to Evan Baillie, Esq.,
or bearer on demand the sum of one pound.
Bristol, the 13th day of March, 1804.
For CLAYTON, OLIVER, BURDON & Co.
One Pound. *(Signed)* J. CLAYTON.
Entd. J. STRACHAN.

The note came into my possession in December, 1895, but it was not till the beginning of 1897 that I was able to ascertain anything about the Bank in whose name it was drawn. There was no Bristol Directory published for the year 1804, and as there was no mention of the Bristol Commercial Bank in the Directories for 1803 or 1805, I came to the conclusion that whatever the Bank was it could not have held a position of much importance, nor could it have had a long existence in this city. That such was the case the following extracts from "Felix Farley's Bristol Journal" for 1804 show, and I have copied them out fully below:

"Felix Farley's Bristol Journal," Saturday, March 31st, 1804: "Council House, Bristol, 28th March, 1804. Having "received

1804. "received information that there are various Promissory Notes "now in circulation in and about the city, entitled 'Bristol "Commercial Bank,' some whereof are payable to David Evans, "Esq., or bearer, and others are payable to Evan Baillie, Esq., "or bearer, for one pound each, of which the following is the "substance:

No.	BRISTOL COMMERCIAL BANK, No. 9 Bridge Street.	No.
I promise to pay to David Evans, Esq. (Evan Baillie, Esq.), or bearer on demand the sum of £1. Bristol, the 13th day of March, 1804.		
One Pound.	*For* CLAYTON, OLIVER, BURDON & Co.	
Entd. J. STRACHAN or G. K.	J. CLAYTON.	

"and conceiving the name David Evans and the name Evan "Baillie alludes to us respectively: we think proper to declare "that all notes issued by the above firm, payable either to "David Evans, Esq., or to Evan Baillie, Esq., or bearer, have "been so made payable in our respective names without our "privity or consent, or any authority from us or either of us: "on the contrary, we have not the least knowledge of or con- "nection with any of the persons calling themselves 'The Bristol "Commercial Bank,' nor do we even know where they or either "of them reside.

"DAVID EVANS, Mayor.

"*For* EVAN BAILLIE, PETER BAILLIE."

In

In reply to the above notice the following appeared in "Felix Farley's Bristol Journal," April 7th, 1804. 1804.

"Integer vitæ scelerisque purus
Non eget mauri jaculis nec arcu
Nec Venetatis gravidâ sagittis
Fusce pharetrâ.

"To the Public. An advertisement having appeared in "the 'Bristol Journal' of Saturday last, March 31st, 1804, "dated 'Council House, Bristol, March 28th,' informing the "public that various promissory notes now in circulation in and "about this city entitled 'Bristol Commercial Bank,' some of "which are payable to David Evans, Esq., or bearer on "demand, and others payable to Evan Baillie, Esq., or bearer "on demand, for one pound each, were issued by the firm "of the Bristol Commercial Bank without the privity or consent "or any authority of the names annexed to the advertisement "of Saturday, March 31st. The Commercial Interest of this "great and opulent city and the public at large, are most "respectfully informed that the promissory notes alluded to "were filled up by Mr. J. Strahan, late clerk in the Bank of "Messrs. Ames & Co., but now clerk in the said Bristol "Commercial Bank, but without any direction or instruction of "the Proprietors of the said Bristol Commercial Bank to that "purpose. This acknowledgement has been already made by "the said J. Strahan to certain of the Corporate body of this "city, interested in other Banks of the said city, who called "upon

1804. "upon J. Strahan for an explanation of his conduct herein, "and who informed them that, as the names he had made "choice of were first in point of public respectability and "character, he had acted thus in compliance with the usage of "other Banks in this kingdom, and without any intentional "offence.

"Messrs. Clayton, Oliver, Burdon & Co. feeling themselves "peculiarly pointed at in the above advertisement of March 31st, "as well as by divers other unkind insinuations, which are "circulated, it is to be feared, with a design to injure their "respectability and character as Bankers in the eyes of the "public, propose to publish their liberal mode of transacting "business, as well as other communications, for the inspection "and information of the public, and also to announce the names "of all parties concerned in this laudable establishment—an "establishment directed according to the adopted and observed "regulations of Bankers in other great commercial cities in "this kingdom, though altogether unattended to and as "yet unpractised in this. They further assure the public, "that their engagements with other Banks, and large and "extensive mercantile concerns from which they could not "immediately withdraw their interest, have alone prevented "them, before this time, from advertising such their plan "and regulations.

"BRISTOL, *April 6th*, 1804."

In

In answer to the above the following letter, signed Stephen George, appeared in "Felix Farley's Bristol Journal," Saturday, April 14th, 1804: 1804.

"MR. PRINTER,—Having observed in the Bristol paper "of Thursday last an advertisement from Clayton, Oliver, "Burdon & Co., who call themselves the 'Bristol Commercial "Bank,' in reply to an advertisement by (and in my opinion "much to the honour of) our Chief Magistrate and one of the "Representatives in Parliament; I think it necessary to inform "my fellow citizens and the public that, whilst probably many "of them were reading the very pompous advertisement of the "said Clayton, Oliver, Burdon & Co., and conjecturing who "might be the parties concerned in this, as they call it, "'Laudable Establishment,' which they promise to announce "to the public, I was at the same instant opening a letter "from a correspondent in London, returning their note for five "guineas for non-payment—and I think it further incumbent "upon me to inform the public, that I have since applied at "their house in Bridge Street for the amount of the said note, "but have not been able to get it from them, or to obtain "there or elsewhere, any information whatever of the parties.

"STEPHEN GEORGE.

"BRISTOL, 14*th April*, 1804."

The concern apparently became bankrupt, and from the following extract from "The Bristolian" of June 30th, 1827, a dividend

1804. dividend of practically nothing in the pound was paid: the following is the extract:

"Caution to Shopkeepers and others.—A subscriber has put "into our hands a worthless piece of paper, purporting to be a "one pound note of the 'Bristol Commercial Bank,' No. 9 Bridge "Street, dated March 1st, 1804, and signed 'for Clayton, "Oliver, Burdon & Co., S. Oliver.' This note (which is "exhibited in the window of our office for the inspection of the "public) was tendered in payment for shop goods by a little "girl, who, perceiving that suspicion of its genuineness was "excited, made a hasty retreat and escaped. The Bank in "question scarcely existed twenty-four hours—became bank-"rupts, and the first dividend of 'next to nothing' was paid "within this month."

Stuckey's

STUCKEY'S BANKING CO.

£1 NOTE.

DATED 15TH MAY, 1812.

From a Note in the Author's Collection.

On the face of the Note is shewn a view of the Broad Quay, where the Bank was situated in 1812.

Stuckey's Banking Co.

Established in Bristol 1806.

THE opening of this Bank in Bristol is described thus in the diary of a Bristol citizen: "Sept. 1st. A "new Bank opened on the Quay called the Bristol "and Somersetshire Bank." 1806.

The headquarters of the Bank appear to have been Langport from the time the Bank started: and, as is generally known, that place is the headquarters of the Bank at the present day. Head Office.

Vincent Stuckey was the founder of the Bank, which consisted, at the time of the opening of the Bristol Branch, of five partners, George Stuckey, Vincent Stuckey, James Lean, John Hart and John Maningford: and, as far as I have been able to ascertain, James Lean and John Maningford were the two who managed the Bristol business. Vincent Stuckey, Founder.

JAMES LEAN resided in Belle Vue, Clifton, and served the office of Sheriff of the City in 1833. He was a Whig in politics, and was president of the Anchor Society 1824. He left the Bank in 1825, and died 9th July, 1849, aged 75. JAMES LEAN, 1806-1825.

JOHN

1806. JOHN MANINGFORD, 1806-1854.

JOHN MANINGFORD, who continued a member of the Bank up to his death in 1854, was born in 1777. He was a member of the Town Council: and was one of the three liberal aldermen from 1835 to 1838, the remaining thirteen aldermen being tories. He resided firstly at 5 Wilson Street, St. Paul's, Bristol: and afterwards at 10 Belle Vue, Clifton, where he was living at the time of his death.

Premises. London Agents.

The premises of the Bank were at 50 Broad Quay, and the London Agents were Rogers, Olding & Rogers, of 3 Freeman's Court, Cornhill.

1809.

In a list of Bristol Banks, given in a Guide to Bristol dated 1809, it is stated that the Bristol and Somersetshire Bank was "open for public business till five in the afternoon," but the hour of opening in the morning is not mentioned.

1812. Branches.

From the face of a bank-note in my possession, dated 1812, it appears that the Bank had a branch at Bridgwater as well as at Langport and Bristol.

1814. First change of London Agents.

In 1814 the London Agents of the Bank were Rogers, Towgood & Co., of 29, Clements' Lane: and in a Bristol Guide of the same year it is stated that "the Bank opened every day "at half-past nine and shut at four."

From a portrait by E. U. Eddis, in the possession of Vincent Stuckey, Esq., Hill House, Langport.

VINCENT STUCKEY, Esq.,

Founder of Stuckey's Bank.

1823. Change of partnership.

A change of partnership took place this year: George Stuckey's name disappeared and a new deed of partnership was drawn up, dated July 1st: the partners being Vincent Stuckey, James Lean, John Hart, and John Maningford. No change, however, was made in the management of the Bristol business, James Lean and John Maningford remaining on.

Second change of London Agents.

The same year saw a further change in the London Agents: as we learn from one of the early Bristol Directories that the Bank drew on Sir William Curtis, Bart., & Co., of Lombard Street.

1824. Branches.

From the face of a bank-note dated this year it appears that the Bank had by this time increased its business, as besides Langport, Bristol and Bridgwater, it had now established branches at Taunton and Wells.

1826.

Bank formed into a Joint Stock Company.

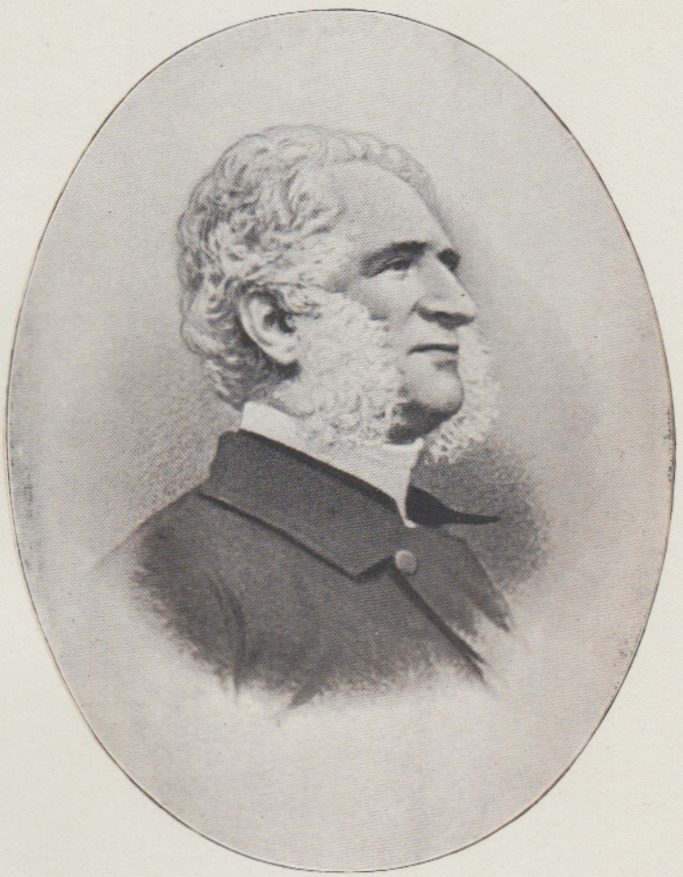
Change of premises.

The year 1826 was an eventful year in the history of this Bank: as two events of importance occurred. In the first place the Bank was now formed into a Joint Stock Company: and in the second place the Bristol branch changed its premises from 50 Broad Quay to the Corner of High Street and Wine Street, taking over the house and business of the Castle Bank, Messrs. Ricketts & Co., who relinquished business the same year, having occupied that site since 1810. Through the kindness of Mr. William Gough, manager of Stuckey's Banking Company at Langport, I have been furnished with a complete list of the managers of the Bristol Bank since 1826, from which it

1826. it appears that JOHN MANINGFORD was at this time sole manager in Bristol, James Lean having retired the previous year. John Maningford remained sole manager of the Bristol
1841. Bank until 1841, when Charles Paul was appointed as second manager.

CHARLES PAUL, 1841-1857.

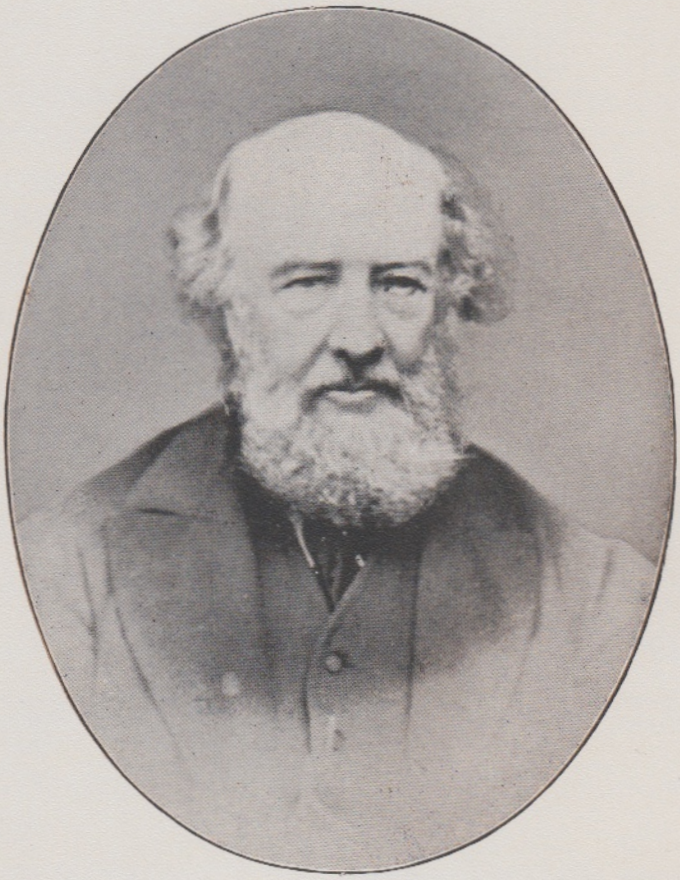
CHARLES PAUL, who continued as manager up to the date of his death in 1857, was a native of Langport, and previous to 1841 had had a long experience of Banking work: being clerk to Messrs. Ricketts & Co. until 1826. I quote the notice of his death in 1857, as in it appears a very good review of his life and work. It runs as follows: "1857, Nov. "1st. Obituary, Charles Paul, aged 64, at his residence, "King's Parade, Durdham Down. Mr. Paul was a native "of Langport, Somerset, and had been for nearly fifty years "actively engaged in the practice of Banking, having entered "the service of Messrs. Ricketts & Co., Bankers in Bristol, "as a clerk in the early part of the present century. The "business of that firm having been purchased by Messrs. "Stuckey & Co., Mr. Paul's unwearied energy and assiduity "were early appreciated by the head of the firm, and he soon "rose to a position of importance. He acted as manager of "some of the many country branches established by the "wealthy corporation of Stuckey's Banking Co., then only in "its infancy, and was finally appointed to the post he held "at Bristol; and it is not too much to say that his perse- "verance and watchfulness, combined with his invariable courtesy "to



CHARLES PAUL,

Stuckey's Banking Company,

1841-1857.



P. F. Aiken

PETER FREELAND AIKEN,

Stuckey's Banking Co.,

1845-1868.

"to the humblest as well as the highest, went far towards "cementing and establishing the prosperity of the important "branch confided to himself and partners." 1841.

In 1845 the number of managers of the Bristol Bank was increased to three, Peter Freeland Aiken joining John Maningford and Charles Paul. 1845.

PETER FREELAND AIKEN, who continued manager till 1868, was grandson of Robert Aiken, writer, Ayr, the early friend and patron of Robert Burns, the poet, who dedicated to him "The Cottar's Saturday night," and son of Andrew Aiken, to whom Burns dedicated his "Epistle to a young friend." His mother was a daughter of Peter Freeland, of Liverpool. He was born in 1798. He was an active member of the municipal corporation, and at the date of his death he was one of the two survivors of the original Council elected on the passing of the Municipal Reform Act. He died March 3rd, 1877: and the "Bristol Times and Mirror" in noticing his death, records that "In all the relations of life "Mr. Aiken displayed the kindness and courtesy of a Christian "gentleman, and no one could have any acquaintance with "him without feeling towards him the utmost regard and "respect." PETER FREELAND AIKEN, 1845-1868.

In 1850 the number of managers of the Bristol Bank was further increased by the introduction of W. GALE COLES, bringing the number up to four. 1850. W. GALE COLES, 1850-1886.

W.

1850. W. Gale Coles, who remained a member of the Bank until 1886, was born in 1820. He was a magistrate for the counties of Somerset and Gloucester: served the office of Sheriff of the City in 1867: and was president of the Dolphin Society in 1876. He died in 1890.

1851. Purchase of New Site. From some notes in my possession it appears that the Bank contemplated moving into more extensive premises the following year, as the following extract shews: "April. The "Messrs. Stuckey's Banking Co. have purchased of Mr. Harrill, "Auctioneer, the extensive premises known as the City Auction "Mart, in Corn Street, for the purpose of erecting an exten- "sive and handsome Banking establishment." These premises were originally the Banking House of Messrs. Ames, Cave and Co., and were sold to Mr. Harrill in 1826, when the amalgamation between the Bank of Ames, Cave & Co. and the Old Bank took place.

1854. New premises. It was not till three years afterwards that the new house of Stuckey's Banking Co. was ready, as we learn that on June 5th, 1854, "the new Bank of the Messrs. Stuckey & Co. in "Corn Street, opened for business."

The same year John Maningford, who had been a manager of the Bristol business since 1806, died: and his death was
1857. followed three years later by that of Charles Paul; the management being now left in the hands of P. F. Aiken and W. G. Coles.

This

W. GALE COLES,

Stuckey's Banking Co.,

1850-1886.

J. Chetwood-Aiken

J. CHETWOOD-AIKEN,

Stuckey's Banking Company,

from 1862.

1858. WALTER BAGEHOT, 1858-1861.

This led to the admission of a new manager the following year, Walter Bagehot, who continued as such until 1861.

1861.

From 1861 to 1862 the Bristol business remained under the direction of P. F. Aiken and W. Gale Coles: J. Chetwood Aiken being appointed assistant manager in the latter year.

1862. J. C. CHETWOOD AIKEN, 1862 to ——

JOHN CHETWOOD CHETWOOD AIKEN, who at the present time is a director and one of the managers of the Bristol business, is the son of Peter Freeland Aiken. He resides at the Glen, Stoke Bishop, and is chairman of the Bristol Wagon and Carriage Works Co., Ltd. He held a commission as lieutenant in the Bristol Rifle Volunteers for the first three years of the existence of the corps, and is Treasurer and a Member of the Council of Clifton College. He was claimant to the dignity of Baron de Wahull in the peerage of Ireland. The claim failed owing to the absence of parliamentary records proving that his ancestors sat in Parliament, but there was no question as to the pedigree which was proved.

1868.

No further change in the management occurred until 1868, when Peter Freeland Aiken retired, and J. C. Chetwood Aiken became a full manager in his place.

1869. ALFRED DEEDES, 1869-1896.

The following year Alfred Deedes was appointed one of the managers, bringing the number again up to three.

ALFRED

1869. ALFRED DEEDES, who remained a member of the Bank until his retirement in 1896, was born in 1845, and was educated at Winchester. Previous to coming to Bristol he was associated with the old-established Banking firm of Samuel Smith & Co., Nottingham, for four years. He was president of the Dolphin Society 1888, and Sheriff of Bristol 1892. He resides at Frenchay Manor.

1886. In 1886 W. Gale Coles retired, and two years afterwards his place was filled by H. Cary Batten, who is one of the managers of the Bristol business at the present day.

1888. H. CARY BATTEN, 1888 to —

H. C. BATTEN is a member of a Dorsetshire family, being third son of John Batten, Esq., of Alderne, Somerset, and Upcerne, Dorset. He was called to the Bar in 1874, and practised for some years on the Western Circuit. He contested the Western Division of Dorset in the Liberal interest 1885, and again in 1886, and prior to that (1884) was Liberal candidate for the Old Division of East Sussex. He lives at Leigh Lodge, Abbots Leigh.

1892. On Jan. 1st, 1892, the Bank of Messrs. Stuckey & Co. became a Limited Company, being henceforward styled "Stuckey's Banking Company, Limited."

1895. In 1895 Alfred Deedes retired, and the Bank was now left in the hands of J. Chetwood Aiken and H. C. Batten, under whose management it is still conducted.

Below

Alfred Deedes

ALFRED DEEDES,

Stuckey's Banking Co.,

1869-1896.

H. Cary Batten

H. CARY BATTEN,

Stuckey's Banking Co.,

from 1888.

Below is given a list of the Bristol managers from 1826 to the present day.

JOHN MANINGFORD,	1826-1841.	P. F. AIKEN,	1861-1862.
JOHN MANINGFORD,	1841-1845.	W. G. COLES,	
CHARLES PAUL,		P. F. AIKEN,	1862-1868.
JOHN MANINGFORD,	1845-1850.	W. G. COLES,	
CHARLES PAUL,		J. CHETWOOD AIKEN,	
P. F. AIKEN,		Assistant Manager,	
P. F. AIKEN,	1850-1854.	W. G. COLES,	1868-1886.
J. MANINGFORD,		J. CHETWOOD AIKEN,	
CHARLES PAUL,		A. DEEDES,	
W. GALE COLES,		J. CHETWOOD AIKEN,	1886-1888.
P. F. AIKEN,	1854-1858.	A. DEEDES,	
W. G. COLES,		J. CHETWOOD AIKEN,	1888-1895.
C. PAUL,		A. DEEDES,	
P. F. AIKEN,	1858-1861.	H. C. BATTEN,	
W. G. COLES,		J. CHETWOOD AIKEN,	1895 - present day.
WALTER BAGEHOT,		H. C. BATTEN,	

1895.

Lewsly,

Lewsly, Webber & Wilcox.

1807 to 1809.

1807. IN "Mathews' Bristol Directories" for 1808 and 1809 the Banking firm of Lewsly, Webber & Wilcox is mentioned, but it apparently only existed for the brief period of two years, as there is no mention of it in the Directory for 1807, or in that for 1810.

Premises. We may assume therefore that this Bank commenced business in 1807. Its premises were in Bell Lane, and the

London Agents. London Agents were Bosanquet, Beachcroft & Reeves, of Lombard Street.

John Lewsly. As to the partners, JOHN LEWSLY was in all probability the son of John Lewsly, who lived in Brunswick Square and died in 1803, his death being thus reported in the "Bristol Journal" of April 2nd of that year: "Death, on Wednesday, "at his house in Brunswick Square, John Lewsly, Esquire, "Spanish Wool Merchant of this city, a gentleman universally "respected."

In "Mathews' Directory" for 1798, Lewsly & Co. are described as Spanish Wool Merchants, Bell Lane, and owing to the fact that the Bank is described in the Directory for 1809 as having the same address, it is not unreasonable to suppose that the firm issued notes for the convenience of their trade, and became Bankers in a small way of business.

Of

Lewsly, Webber & Wilcox.

Webber. Of Webber I can learn nothing: and as to the third partner, Wilcox, he was probably John Hilhouse Wilcox, who was Sheriff of the city in 1805, and served the office of Mayor in 1809 and again in 1811. His death took place on December 31st, 1836.

John Hilhouse Wilcox.

1809. The Banking business of the firm was apparently relinquished in 1809, as there is no record of Messrs. Lewsly and Co. as Bankers in the Directory for the following year.

The

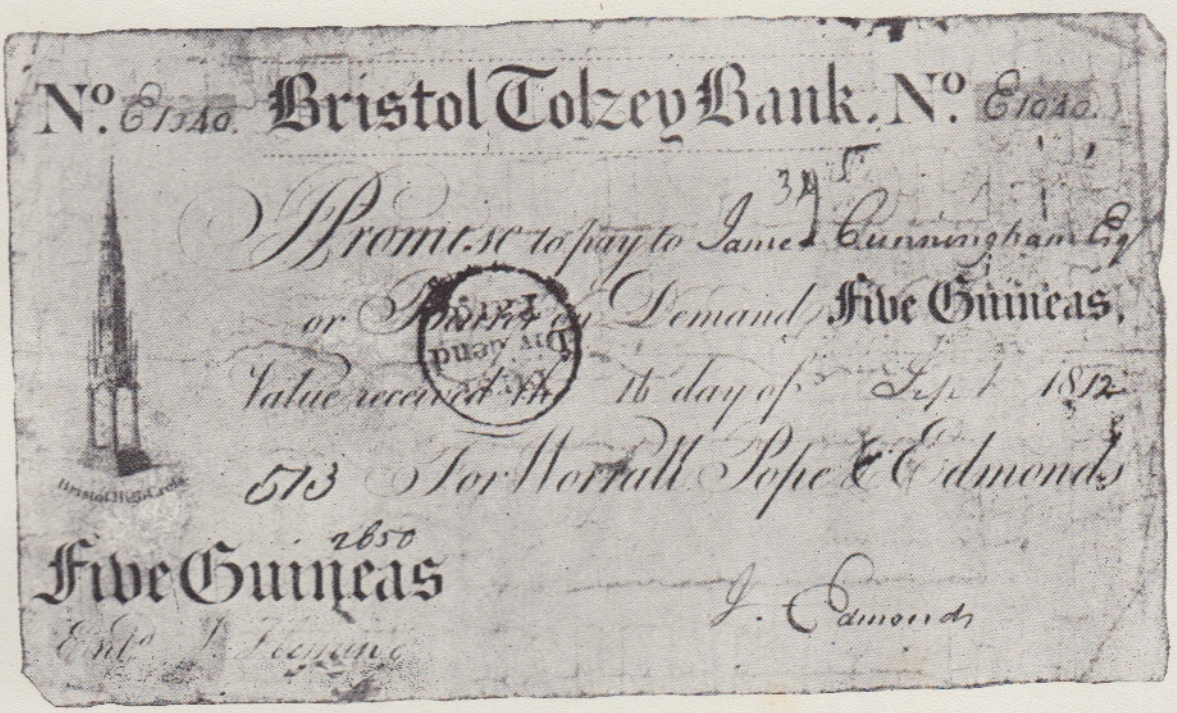
The Bristol Tolzey Bank.

1808 to 1819.

1808. FROM the diary of a Bristol citizen we learn that on January 18th of this year "A new Bank was "opened by the name of the Tolzey Bank, in Corn "Street." The original partners in this concern were Samuel Worrall, Andrew Pope and John Edmonds, the London Agents being Sir Richard Carr, Glynn & Co.

With reference to the original partners:

SAMUEL WORRALL, 1808-1819. SAMUEL WORRALL, who was senior partner, remained in the Bank until 1819. He was the eldest son of Samuel Worrall, who was one of the original partners in the Exchange Bank. He married Elizabeth, daughter of R. Lechmere, by whom he had two sons, the second of whom, Henry Lechmere Worrall (better known as General Worrall) died in 1872. He was stamp distributor for the city, was educated as a barrister, and was appointed Town Clerk in 1787, remaining in that office until the failure of the Bank in 1819, when he was obliged to resign. In consideration of his services for 32 years the Council ordered the same year that the sum of £400 should be annually paid to the Mayor and Aldermen in trust for the use of the late Town Clerk, and of his wife and family for the remainder of his life. He was nicknamed "Devil Worrall," and in 1794 was living in College Green. Later



BRISTOL TOLZEY BANK.

£5 5/- NOTE.

DATED 16TH SEPTEMBER, 1812.

From a Note in the Author's Collection.

Andw Pope

From a picture in the possession of Rev. Andrew Pope, the Vicarage, Upton Bishop, Ross, Hereford.

ANDREW POPE,

Partner in Bristol Tolzey Bank,

1808-1819.

Later on he removed to Knole Park, Almondsbury, where he died on 6th Nov., 1821. 1808.

ANDREW POPE, partner until 1819, was descended from a family of sugar refiners which was represented in the Corporation throughout the 18th century. He was grandfather of George Henry Pope (the present Treasurer to the Merchant Venturers' Society), and of John Noble Coleman Pope (partner in the firm of Abbot, Pope & Co., solicitors). He was a Whig in politics, and was president of the Anchor Society in 1797. He was Master of the Society of Merchant Venturers 1814—1815; and in 1816 was elected to the Council, but declined to serve. He died 16th December, 1832, aged 58. ANDREW POPE, 1808-1819.

JOHN EDMONDS was a stranger to the city: he was introduced as a partner by Samuel Worrall, and was nicknamed the Pretender: the three partners being called the Devil (Devil Worrall), the Pope (Andrew Pope), and the Pretender (John Edmonds). JOHN EDMONDS, 1808-1818.

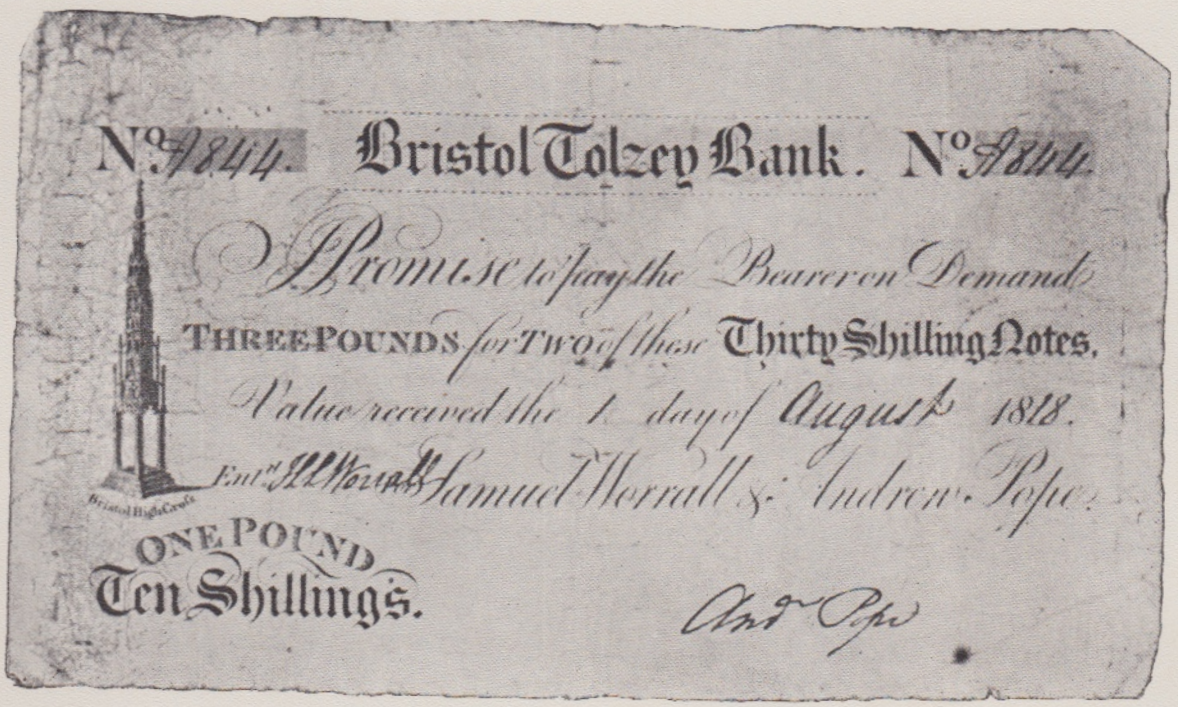
The name of John Edmonds dropped out this year, the business continuing under the management of Samuel Worrall and Andrew Pope until July 5th the following year, on which day the Bank stopped payment. Mr. John Latimer, in his "Annals of Bristol," refers thus to the stoppage of the Bank: "Great consternation was caused in the city and neighbourhood "by the failure of the Tolzey Bank. Though of recent "origin 1818. 1819. The Bank stops payment.

1819. "origin the Bank had issued a great number of notes for "twenty shillings and thirty shillings each, and the disaster "affected all classes in the locality, causing a run upon some "of the other Banks, then eleven in number." The following verses relating to the same subject appeared in the "Bristol Gazette" Newsman's verses, Christmas, 1819:

"Of all the things within the year
"That made our market place to stare,
"Not one more rare and strange to say,
"Than Tolzey Bank—no longer pay:
"And all *the paper with the cross**
"Be little better than a loss."

* A picture of the Bristol High Cross was engraved on the notes of the Tolzey Bank.

Birch,



BRISTOL TOLZEY BANK.

£1 10/- NOTE.

DATED 1ST AUGUST, 1818.

From a Note in the Author's Collection.

Birch, Pitt & Co.

1808—1826.

THE opening of this Bank is mentioned in the diary of a Bristol citizen as follows: "June 4th, a new "Bank opened in the Tailors' Hall, under the "firm of Birch, Pitt, Fripp, Powell and Brice." 1808.

It is most probable that the Tailors' Hall was used as temporary premises only, as in the Bristol Directory for the following year the premises are described as being in Bridge Parade. Tailors' Hall is in existence still, and is situated in Tailors' Court, Broad Street. Premises.

The London Agents of the Bank were Hoares, Barnetts, Hoares and Waters, who continued as such until the year 1826. London Agents.

The original partners in the firm were Samuel Birch, Joseph Pitt, William Fripp, Timothy Powell and Edward Brice. Original partners.

SAMUEL BIRCH, who remained a partner till 1819, was the same man who left the Miles' Bank in 1808. He was a brass manufacturer, being a partner in Pitt, Birch & Co., brass manufacturers on the Broad Quay, and lived in Portland Square. He was Sheriff of the city in 1800, and served the office of Mayor from 1807 to 1808. His original name was New, and it was in the year 1800, while he was a member of the Miles' Bank that he changed his name to Birch. He was son of the Rev. James New, vicar of St. Philip and Jacob. SAMUEL BIRCH, 1808-1819.

Of

1808. JOSEPH PITT, 1808-1826.

Of JOSEPH PITT, who continued a partner until the firm relinquished business in 1826, I have not been able to gather much information beyond the fact that he was head of the firm of Pitt, Birch & Co., brass manufacturers, of which Samuel Birch was also a partner.

WILLIAM FRIPP, 1808-1826.

WILLIAM FRIPP remained a member of the firm until 1826. He was a member of a very old Bristol family. His residence was in Kingsdown Parade, and he was partner in the firm of William Fripp & Co., soap manufacturers, in Castle Street. He was born in 1761: served the office of Sheriff of the city in 1798, was elected Mayor in 1806 but declined to serve. He was father of Wm. Fripp, who was Mayor in 1820 and 1836, and who three times contested Bristol in the Conservative interest. He was Treasurer to the Infirmary from 1811 to 1829, in which year he died.

TIMOTHY POWELL, 1808-1826.

TIMOTHY POWELL, who remained a partner until 1826, was the son of Timothy Powell, who was described as a "Haberdasher of hats," (*i.e.* Hatter), and died in 1795. He was elected to the Council in 1811, but declined to serve; was president of the Parent Society in 1800, in which year he was elected Master of the Merchant Venturers. He resided at 25 Berkeley Square, and afterwards at Henbury, and died 26th February, 1835, aged 80.

EDWARD BRICE, 1808-1823.

EDWARD BRICE, partner till 1823, was Sheriff of the city in 1806 and 1811. He was probably senior partner in Edward Brice

Brice & Sons, Sugar Refiners, in Old Market Street. He was son of Alderman Brice, who was Mayor in 1782; was elected Mayor in 1817, but declined to serve, and was Master of the Merchant Venturers 1818—1819. He was a Tory in politics: resided at Frenchay, and died 14th July, 1833, aged 66. 1808.

In 1812 an addition was made to the number of partners, Edward New joining the firm. He was no doubt some connection of the senior partner of the concern, Samuel Birch, who, as has been stated above, changed his name from New to Birch. He remained in the Bank for eight years, and resided in King's Parade, Clifton. 1812. EDWARD NEW, 1812-1820.

A dissolution of partnership took place this year, Samuel Birch retiring from the firm. The "Bristol Mirror" of 4th Sep. of this year mentions the event as follows: 1819.

"Notice is hereby given that the partnership subsisting between "the undersigned Samuel Birch, Joseph Pitt, Timothy Powell, "William Fripp, Edward Brice and Edward New, of the city of "Bristol, in the business of Bankers, is this day dissolved, as far "as respects the said Samuel Birch, who retires therefrom.

"Dated the 30th day of August, 1819.

"SAMUEL BIRCH.
"JOSEPH PITT.
"TIMOTHY POWELL.
"WILLIAM FRIPP.
"(*Witness*) ISAAC COOKE. "EDWARD BRICE.
"EDWARD NEW."

The

1820. The following year Edward New gave up his position as partner, and this reduced the number of the firm to the following four: Joseph Pitt, Timothy Powell, William Fripp, and Edward Brice.

1823. In 1823 the partnership was further reduced by the retirement of Edward Brice: and the three remaining members of the firm, Joseph Pitt, Timothy Powell and William Fripp,
1826. continued without change until 1826, when the Bank relinquished business.

Tuffen

Tuffen & Pugh.

1809 to 1816.

THIS small Bank opened business in 1809 at 28 Small Street, under the title of Tuffen & Pugh. It appears to have existed only a short time, as no trace of its name is to be found after 1816. 1809.

There were only two partners in the concern—John Furnell Tuffen and John Pugh, both of whom were originally partners in Messrs. Savery & Co.'s Bank, joining that business in 1805 and leaving it in 1811.

The London Agents of the Bank were Spooner, Attwood and Co.

The concern cannot have ranked at all high among the other Banks of the city, and its business was probably very small.

The

The Castle Bank.

1810 to 1826.

1810. THE Castle Bank came into existence this year, the opening of the Bank being thus described in the diary of a Bristol citizen: "August 25th, 1810. "Ricketts, George, Wait & Co. about this time opened their "Bank called the Castle Bank."

Original partners. The original partners in the concern were Jacob Wilcox Ricketts, George Thorne, James George, Daniel Wait, William Dymock, and John Courtney.

JACOB WILCOX RICKETTS, 1810-1826. JACOB WILCOX RICKETTS, who continued a partner till the Bank relinquished business in 1826, was a son of Jacob Ricketts. He was born in 1754, and married in 1778 Rachael Murless, of Taunton. He had eight children, one of whom, Henry Ricketts, was a partner in the firm of George, Ricketts and Co., porter brewers in Bath Street, now the Bristol Brewery, Georges & Co., Ltd. He resided at Vincent Lodge, Redland, and was a leading Whig, being president of the Anchor Society in 1801. He died in 1839, and was buried in Lewin's Mead burying ground.

GEORGE THORNE, 1810-1826. About GEORGE THORNE, who remained a member of the firm until 1826, I can gather no information. He appears to

From a picture in the possession of Mrs. L. H. Ricketts.

JACOB WILCOX RICKETTS,

Partner in the Castle Bank,

1810-1826.

BRISTOL CASTLE BANK.

£1 Note.

Dated 4th April, 1811.

From a Note in the Author's Collection.

From a miniature in the possession of his granddaughter, Mrs. Exley, of Cotham.

GEORGE THORNE,

Partner in the Castle Bank,

1810-1826.

to have resided at Portland House, Portland street: and his daughter married James George, son of James George, one of the partners in the Bank. He died in 1833, and was buried at St. James'. 1810.

James George, partner till 1822, was great uncle to the present Mr. William Edwards George, of Downside, Stoke Bishop. He was son of William George, distiller, who came from Worcester to Bristol prior to 1739. He was born in 1758; married Mary, daughter of Mr. Owen Parfitt, of Wells, and died in 1822, aged 64. His son, James George, married a daughter of George Thorne, one of his partners in the Bank: and served the offices of both Sheriff and Mayor of the city. James George, 1810-1822.

Daniel Wait remained a member of the firm for a few years only, his death taking place in 1813. His name, however, remained in the Bank until 1818, when his eldest son came of age. The latter, however, was not admitted a partner, and started the business of Messrs. Wait & James, 32 Welsh Back. Daniel Wait was grandfather of the present Mr. William Killigrew Wait, of St. Vincent's Hall, Clifton. He was born in 1760; married Mary Jago, of Falmouth, whose mother was a Miss Killigrew, and, as has been stated above, he died in 1813, aged 53. He was Sheriff of Bristol in 1798, served the office of Mayor of the city 1805—1806, and his residence was in Stokes Croft. Daniel Wait, 1810-1813.

William

1810. WILLIAM DYMOCK, 1810-1815.

WILLIAM DYMOCK remained a partner until 1815. He was a merchant, and resided at 3 Berkeley Square. His death took place on Sept. 15th, 1815, the result of his being seized with an apoplectic fit while riding on horseback.

JOHN COURTNEY, 1810-1826.

JOHN COURTNEY, who continued a member of the firm until 1826, resided at 34 Portland Square: and the note of the Castle Bank in my possession bears his signature.

London Agents.

The London Agents of the Bank at the date of its opening were Foster, Lubbocks & Co., and they apparently continued so until 1826, when Messrs. Stuckey & Co. took over the business.

Premises.

The premises were at the corner of High Street and Wine Street, the old Dutch house,* which is standing at the present day. Its history is very interesting, as it has been closely connected with Bristol Banking from earliest times. At the commencement of the eighteenth century it was occupied by John Vaughan, the goldsmith, who may be looked upon as the father of Bristol Banking. The Castle Bank occupied these premises until 1826, when Messrs. Stuckey & Co. took over the business, remaining in the same house until 1855, when it was turned into a shop. There is a tradition that the house was brought from Holland, as well as the two adjoining ones, the proprietor "taking a fancy to as many different "styles of front, and bringing over the woodwork of all three "in one ship from Amsterdam."

* See frontispiece.

This

From a miniature.

JAMES GEORGE,

Partner in the Castle Bank,

1810-1822.

Dan.l Wait Junr

From a miniature in the possession of his granddaughter, Mrs. Boddam Castle, of Grove House, Clifton.

DANIEL WAIT,

Partner in the Castle Bank,

1810-1813.

This partnership continued without change until 1815, when William Dymock died, and three years afterwards Daniel Wait's name dropped out, the number of partners being thus reduced to four. No further change took place until 1822, when James George died. 1815. 1818. 1822.

The business was now left in the hands of James Wilcox Ricketts, George Thorne and John Courtney, who remained partners until 1826, when Messrs. Stuckey & Co. took over the concern, removing from Broad Quay to the premises vacated by the Castle Bank. 1826.

The

The Bristol Bullion Bank.

1811—1825.

1811. THE Bristol Bullion Bank started business this year, Henry Browne being the sole partner. In the

Opening. diary of a Bristol citizen the opening of the Bank is thus described: "Aug. 17th, 1811. Browne, silversmith "in Corn Street, opened a Bank for issuing bills of 25 shillings "and 30 shillings each, for the convenience of change"; and in another place it is described thus: "The Bank was opened "in August, 1811: the founder, a goldsmith, proposed during "the dearth of silver coin to issue notes of 25s. and 30s. "each, promising to redeem them in the notes of other "Bankers."

The Banking room was upstairs over the silversmith's shop: Mrs. Browne acted as principal clerk, and the firm appear to have bought, sold and advanced money on plate, jewelry, etc., as well as doing a rough kind of banking business.

Banking house. The Banking house was at No. 37 Corn Street, opposite to the Exchange. The house is interesting, as about the year 1770 Mr. John Lambert, attorney, had an office in the same building; and in this office the boy poet Chatterton, who was bound apprentice to Mr. Lambert, no doubt occupied his spare time in composing a great number of the Rowley poems.

The

BRISTOL BULLION BANK.

£1 Note.

Dated 11th August, 1825.

From a Note in the Author's Collection.

The Bristol Bullion Bank.

The London Agents of the Bank were Cox, Merle & Co., bankers and gold refiners, of 2 Cox's Court, Little Britain. 1811. London Agents.

Henry Browne, who was senior partner of the firm at the time of the failure of the Bank during the panic of 1825, was a Whig in politics. He was elected president of the Anchor Society in 1825, but owing to the failure of the Bank was obliged to resign, and Arthur Palmer took the presidency in his place. He died 16th Oct., 1834. Henry Browne, 1811-1825.

Henry Browne continued sole partner until 1814, when we find that he admitted three partners into the business, Nathaniel Cavenagh, William Browne, and Emanuel Bayly. 1814.

Nathaniel Cavenagh was probably a Bath man, as there was a Bank at Bath under the firm of Cavenagh, Browne, Bayly & Browne. Nathaniel Cavenagh, 1814-1825.

William Browne probably lived at Bath also, as his name appears as signing a note of the Bath Bank. He was son of Henry Browne, and died 28th Oct., 1859, aged 69. William Browne, 1814-1825.

Emanuel Bayly, who also lived at Bath, remained a partner until his death, which took place on May 25th, 1824. Emanuel Bayly, 1814-1824.

All the notes of the Bristol Bullion Bank in my possession are signed by Henry Browne, and under the circumstances it seems very likely that he worked the Bristol business alone, the Bath

1814. Bath business being under the management of Cavenagh, Browne and Bayly.

1825. The Bank stops payment.

In 1825 the London Agents of the Bank were changed to Sir John Perring & Co., 72 Cornhill: and on Dec. 20th of the same year the Bank stopped payment. There was no Bayly in the Bankruptcy fiat, so he probably retired before 1825. A dividend amounting to 13s. 4d. in the pound was paid within a few months, and Henry Browne resumed his business as a jeweller.

The

The Commercial Bank, Broad Street.

1820.

IN one of the early Committee Books of Messrs. Ames, Cave & Co.'s Bank, allusion is made to the prospectus dated Sep. 1st, 1820, of a concern styling itself the Commercial Bank, Broad Street, Bristol. Messrs. Ames, Cave & Co.'s London Agents appear to have heard of the concern, and to have warned their friends in Bristol on the subject: and I quote some extracts from the Committee Book of that year: 1820.

4th Sep. At a Committee the following caution was received from Messrs. Pole, Thornton & Co.: "We have reason "to suspect that some persons of very doubtful character are "about to form themselves into an establishment under the "style of the Commercial Bank, Broad Street, Bristol; the firm "being Hindmarsh, Smith & Co.: and in case of your not "being aware of the circumstance we think it right to caution "you against them."

20th Sep. At a Committee the following letter was received from Messrs. Pole & Co., with the enclosure which is copied under their letter: "Annexed we hand you one of the circulars "of the firm to which we lately alluded (Hindmarsh & Co.) "for your perusal. You will be pleased to return it to us, "and at the same time mention if you have yet heard of any "such establishment in Broad Street."

The

1820. The circular enclosed ran as follows:

"COMMERCIAL BANK, BROAD STREET, BRISTOL,

"*1st Sep.*, 1820.

"SIRS,

"Having for some time past had it in contemplation to establish "a Bank in a considerable Provincial Town in England, no place "appeared to us better calculated to answer our expectations than "the City of Bristol. The wealth of its inhabitants, its extensive "Colonial and other commerce, were considerations which could not "fail to influence our decision. Commercial experience has afforded "us opportunities to compare and maturely to examine every Banking "system in Great Britain, as also in several of the Kingdoms of "Europe and America: if therefore our system of doing business "should appear new, the only apology we can offer is that in our "opinion it arises from necessity: and at present we see no reason "to deviate in the least from the plan laid down by our establish-"ment, which we are confident combines security with economy, "and will enable us to extend every reasonable accommodation. We "are fully sensible of the high respectability of the Banks in Bristol, "and of the powerful influence they possess: yet we are aware there "are many merchants and tradesmen whose small accounts are not "worth their notice, which we should be glad to receive, and who "will find us ready to render them every prudent assistance. Should "we succeed in contributing to the success of our friends, and the "general prosperity of the City of Bristol, our most sanguine expecta-"tions will be realized; and we pledge ourselves, notwithstanding "our arrangements may appear somewhat original, no effort on our "part shall be wanting to promote the object in view. What we "look to is our security, and next the convenience of our friends.

"We remain, Sir, your obedient servants,

"HINDMARSH, SMITH & CO."

I

The Commercial Bank, Broad Street.

I cannot ascertain whether the above concern ever got beyond a prospectus. No further mention of it is made in the Committee Books of Messrs. Ames, Cave & Co.; and there is no trace of its ever having succeeded in establishing itself in Bristol. 1820.

The

The Bristol Branch of the Bank of England.

Established 1827.

1827. ON July 12th of this year the Bank of England opened a branch in Bristol.

Premises. The premises of the Bank were at No. 3 Bridge Street, the house which is now the Bank hotel: and the Agent was John May, the Sub-Agent being Robert Morris. The following reference to the site of the Bank appears in some notes in my possession: "The Bank of England purpose "establishing a Branch Bank here, and have purchased the "premises belonging to Mr. Gardiner, at the top of Bridge "Street, which are now undergoing repairs for that purpose."

The news that the Bank of England intended to start a branch in Bristol was received with much dissatisfaction. It was felt that serious damage would be done to the business of the local Banks, and that Bristol was perfectly capable of conducting its own affairs without the assistance of a branch of the Bank of England. In a periodical named "The Bristolian," which was started the same year, several articles appeared on the subject from time to time, shewing how general was the feeling in the city against the idea. In the first article on the subject the

the writer states what he considers will be the probable effect on the Provincial Bankers in these words: "The Provincial "Bankers, as a consequence of the new Banking system, must "close their accounts sooner or later, relinquishing the business "in which they have embarked so much capital, and either retire "altogether, or seek the means of subsistence, and the acquisition "of wealth in the application of capital, talent and labour, to "any professional occupation, rather than that in which they are "precluded from that fair chance which equal advantage and "open competition opens to all." And again in another passage: "In the 'Bristol Gazette' of last week we observed "something in the shape of Shop-bill of the Branch Bank, "with a kind of inventory of the articles manufactured or sold "by the firm. Like all other advertisements (and of course "the duty will be charged) it abounded in promises, and its "every sentence was pointed with words to this effect: 'our "'shop is the best in the town.' Experience will determine "this point; and it is only for the highly-respectable Banking "firms in this city to stand their ground, continuing to afford "the security and accommodation which has enabled Bristolians "to weather the tremendous storm, from the effect of which "the country has scarcely recovered, and we doubt not the "result." 1827.

The above quotations shew clearly how the idea of a Branch of the Bank of England being established was welcomed in this city.

But

1827. But Bristol and England generally had lately been through a terrible time: the panic of 1825, caused to a great extent by a speculative mania as unreasoning and as widespread as that which seized the nation during the South Sea frenzy in the previous century, had left its mark on the whole commercial world of England. Two large London Banks stopped payment, and no less than seventy Country Banks followed suit.

Curiously enough only one failure was recorded in Bristol itself, that of the Bullion Bank: but more than one of the other Banks narrowly escaped having to close their doors, the failure of the Bullion Bank coupled with the feeling of general uneasiness and the news of what was happening in other parts of the country, causing runs on many of the other Banks in the city.

The following letter appeared in "The Bristolian," signed "Vindex." It is an answer to the vindictive criticisms of the idea of the establishment of a branch Bank which appeared in some of the previous numbers, and is throughout most reasonable in tone, and looks upon the subject from a very sensible point of view; it runs thus:

"Sir,—Relying on your impartiality, I request the insertion of "the following observations connected with the Branch Bank of "England established here. It appears to me that its regulations "have been criticised from ignorance of its intentions. The London "Directors have not established these Banks here and elsewhere for "the purpose of increasing the paper-currency, but merely as a "check

"check to the Banking system, which every prudent man saw fast 1827.
"approaching to a most alarming extent. These Branch Banks
"therefore will act as ballast in the huge vessel of commercial
"speculation, steadying her movements, preventing her too rapid
"course, and thus saving her from a wreck, the consequences of
"which, alas! we have seen, not long since, to have been of the
"most disastrous kind. Throughout England, public credit received
"a shock from which it has barely recovered. Many there are who
"will rue that ever memorable time 'till time with them shall cease
"'to be.' In this city many were the instances of ruin from too
"great a confidence in Banks. The public were not sufficiently
"protected: surely then we ought to hail any plan devised for
"security with pleasure, and be satisfied that the regulations of the
"Directors of the Bank of England are calculated to do permanent
"good. I do not believe the object of the Branch Banks is inter-
"ference with the general business of the city, but quietly, yet
"effectually, will they check throughout their various districts that
"morbid spirit of speculation which not long since had well-nigh
"ruined our country."

Thus came about the establishment in Bristol of a Branch of the Bank of England: and for some years the institution was regarded with disfavour, not only by the private Bankers of the city, but also by many members of the mercantile community.

In April of 1844 the Bank purchased two picturesque old houses in Broad Street, which were pulled down, and the existing heavy looking edifice was erected on the site; and in November, 1847, the Bank removed its premises to the new building: 1844. Change of Premises. 1847.

1847. building: the removal being thus noticed in some notes in my possession: "1847, Nov. 15th. This establishment on "this day removed from Bridge Street to their new Banking "house, Broad Street, adjoining the new Guildhall. The "Building was erected by Messrs. T. Wilcox & Sons, of this "city, from a design by C. R. Cockerell, Esq., of London. "The principal saloon or banking room is 38 feet by 30 feet, "and the height is 19½ feet." These premises have remained the Banking house of the Branch Bank up to the present day. Below is given a list of the Agents:

July, 1827, to March, 1832 - -	Mr. John May.
March, 1832, to July, 1836 - -	Mr. H. S. Wollaston.
July, 1836, to July, 1847 - -	Mr. J. W. Cowell.
July, 1847, to March, 1871 - -	Mr. Joshua Saunders.
March, 1871, to Aug., 1874 - -	Mr. O. de B. Brock.
Aug., 1874, to Oct., 1874 - -	Mr. George Bright, who resigned without taking up the post.
Oct., 1874, to Nov., 1888 - -	Mr. F. Howard.
Dec., 1888, to present day - -	Mr. Archer Shee.

The

The New City Bank.

1834 to 1836.

IN 1834 the name of a new Bank appeared, the New City Bank: but its life was destined to be a short one, as its name disappeared in less than three years. 1834.

The original partners in the concern appear to have been Goss, Edwards & Co.: the premises were at 1 Narrow Wine Street, and the London Agents were Spooner, Attwood & Co. Premises. London Agents.

I can gather no information about the partners, except that Edward Goss lived in Portland Square. EDWARD GOSS.

The manager of the Bank was named Matthias, and his niece, Miss Matthias, owned Boyce's Buildings, Clifton. Manager.

From the Bristol Directories of this period it appears that the partners of the Bank changed in 1835, the name of Edwards dropping out, and the Bank being now under the management of Edward Goss & Co. 1835.

No mention of the Bank occurs in the Directory of 1837, so we may conclude that it relinquished business in the year 1836. 1836.

Northern

Northern and Central Bank of England.

1834 to 1837.

1834. IN 1834 the business of the Bristol City Bank was taken over by the Northern and Central Bank of England, who occupied the same premises, viz.: No. 46 High Street.

The manager of the Bank was George Wright, who had been a partner in the Bristol City Bank since 1812, and for information about whom the reader is referred to the History of the City Bank.

W. F. Ireland was the accountant: and the London Agents of the Bank were Barnetts, Hoares & Co., 62 Lombard Street.

The Bank appears to have continued under the same
1837. management until 1837, when the business was taken over by the National Provincial Bank of England, who opened a branch in Bristol that year.

West

West of England and South Wales District Bank.

Established 1834. Failed 1878.

IN August this year appeared the prospectus of the West of England and South Wales District Bank: and in October, at a meeting held at the Bush Inn, the Bank was constituted under the Joint Stock Companies Act, with a nominal capital of £1,000,000 in 50,000 shares of £20 each. On Dec. 29th of the same year the Bank opened its central office in the Exchange, Mr. John Bates being appointed manager. Branches were also opened at Bath, Barnstaple, Bridgwater, Cardiff, Exeter, Newport, Swansea, Taunton and Wells. 1834. Opening.

At the first general meeting of shareholders held at the Commercial Rooms in January, 1836, it was reported that the paid-up capital amounted to £178,160, representing 17,816 shares of £20 each, £10 being paid up on each share. The proprietors at this time numbered 465. 1836. First Meeting of Shareholders.

The following year the capital was increased, a call of £2 10s. per share being made: and in December of the same year the paid-up capital stood at £260,000, the proprietors numbering 560. The reserve fund at the same date was £10,300. 1837.

Owing

1854. Owing to increasing business, which necessitated a more commodious banking house, the Directors in 1854 purchased the old Bush Inn: and reference to this was made at the time as follows: "Sale of the old Bush Hotel. The old Bush, "that for so many years flourished in the centre of our city, "never having had an axe laid to its venerable root, was this "week sold by the Messrs. Fargus to the West of England "Banking Co. for £10,000. The old Bush, with its associa- "tions, and its many bedrooms as might have lodged King "Priam's sons-in-law, is to be pulled down, and a new Banking "house erected on its site."

Purchase of Bush Inn.

1857. "In February, 1857, the West of England Bank moved into their new premises: and the event is thus described in some notes in my possession: "Feb. 2nd. The West of "England and South Wales Banking Establishment removed "from the premises occupied by them in the Exchange Buildings "since the first formation, to the new buildings opposite, which "it is said have cost from first to last £40,000." A local paper stated that the new Banking house was assessed by the Corporation of the poor at £2000 per annum, which was £50 more than the assessment of all the other Bank premises in the city put together.

1862. For some years after 1837 the paid-up capital of the Bank varied very little, standing at £267,280 in Dec., 1844: but it appears that by the year 1862 the business of the Bank had considerably

Business increases.

considerably increased, the paid-up capital in December standing at £625,000, and the proprietors numbering over one thousand. The reserve fund was now £112,000. During the same period also many new branches had been opened, and their number at the close of this year had reached twenty, shewing an increase of eleven in eighteen years. 1862.

In 1866 a change of management is recorded, Mr. John Pomeroy Gilbert being now appointed general manager in succession to Mr. John Bates: while Mr. John Dester was made deputy manager. 1866. Change of Management.

Meanwhile the Bank was rapidly extending its business, the number of its branches at the end of the year standing at 32, against 20 at the close of 1862. The number of proprietors had now reached nearly 1700, and the paid-up capital amounted to £750,000, out of a nominal capital of one million. 1869.

By the end of the year 1876 the number of Branches amounted to 42, an increase of 10 in seven years. The reserve was also increased to £150,000, but the paid-up capital remained the same. 1876.

We have now reached the disastrous year 1878. On Dec. 9th this year the West of England Bank suspended payment. Only two months previously the City of Glasgow Bank had closed its doors, and to the failure of the latter Bank, the terrible panic, which overwhelmed the country the same year, must be to a great extent attributed. I have not the space to discuss 1878. Failure.

1878. discuss here the events which led up to and eventually caused the failure of the City of Glasgow Bank; suffice it to state that its ruin was brought about mainly by imprudent and heavy advances on inconvertible securities; and, to quote a prominent authority on the subject, "by the pernicious habit of nursing "irredeemably bad debts."

Causes. To the same causes must be attributed the stoppage of the West of England Bank. This terrible catastrophe, which caused such consternation throughout not only Bristol and the West of England, but also the whole country, bringing ruin on many hundreds of people, has been most ably dealt with by Mr. John Latimer in his "Annals of Bristol," (Nineteenth Century, pages 505, 506), and I feel I cannot do better than refer the reader to what he says on the subject.

The

The National Provincial Bank of England.

BRISTOL BRANCH. Established 1837.

THIS year the National Provincial Bank of England opened a Branch in Bristol, taking over the business of the Northern and Central Bank of England. The premises were No. 46 High Street, the house formerly occupied by the Bristol City Bank, and afterwards by the Northern and Central Bank of England. 1837. Premises.

In 1860, from the following extract from some notes in my possession, it appears that the Bank contemplated moving into larger premises more suitable to their increasing business; it says: "1860, October. The National Provincial Bank, whose "Bristol Offices have been for a long time in High Street, are "about to build an imposing structure on the site of the premises "in Corn Street, occupied for so many years by the Bristol Brass "and Copper Company, and those fronting the street and used "by Messrs. Beloe and Fuidge." 1860. Change of premises.

In 1863 the Bank moved into their new premises at 36 Corn Street, where they have remained up to the present day. 1863.

On

1880. On July 1st, 1880, the Bank was registered as a limited Company.

Below is given a list of the managers of the Bristol Branch from 1837 to the present day:

1837. Mr. Lamb.
Mr. George Wright.*
1838. Mr. Henry Eades Stevens.
1860. Mr. Robert Ferguson.
1871. Mr. A. C. Smith.
1892. Mr. Basil Haines.

* Mr. George Wright had formerly been a partner in the Bristol City Bank: for particulars about him see under Bristol City Bank.

Branch

Branch of the Bank of Deposit.

1857 to 1861.

IN the Bristol Directories from 1858 to 1861 inclusive, the Branch of the Bank of Deposit is quoted in the list of Banks as follows: "Branch of the Bank of "Deposit (established 1844), 8 Park Street." 1857.

The Bank does not appear to have held a position of any importance: and I have not been able to gather any further information about the concern.

London

London and South Western Bank, Ltd.

Bristol Branch. Established 1863.

1863. IN 1863 the above Bank opened a branch in Bristol, occupying at first temporary premises at 50 Broad Street: but before the end of the year they were able to move to their premises at 46 High Street, which had just been vacated by the Bristol Branch of the National Provincial Bank of England.

1877. In the year 1877, after much negotiation with the Council, the Bank purchased the site of St. Werburgh's Church in Corn Street, which it was decided to pull down: the price paid being £15,130, £3,120 additional being given for the old Parsonage on the North side of the passage leading from Small Street to the Commercial Rooms. Mr. Latimer, in his "Annals of Bristol," says: "The foundations of the new Bank "were carried down to an unusual depth, and bones were "found at such a distance from the surface as to lead to a "belief that the cemetery of the original church was fully "twelve feet below the level of the fifteenth century edifice."

1880. Three years afterwards the Bank moved to their new Banking House, where they have remained up to the present year (1899).

Below

London and South Western Bank, Ltd.

Below are given a list of the managers of the Bristol Branch of the London and South Western Bank from the date of its establishment to the present day: 1880.

March, 1863, to Oct., 1864 - -	Mr. Charles Dowell.
Oct., 1864, to Aug., 1869 - -	Mr. H. M. Leslie.
Aug., 1869, to Dec., 1875 - -	Mr. G. J. Pickin.
Dec., 1875, to Dec., 1880 - -	Mr. H. H. Hodge.
Dec., 1880, to Feb., 1882 - -	Mr. E. W. Rodham.
Feb., 1882, to Feb., 1886 - -	Mr. F. L. Jermyn.
Feb., 1886, to Oct., 1889 - -	Mr. Wm. Brewer.
Oct., 1889, to present day - -	Mr. E. Hilton Naish.

South

South Eastern Banking Co., Ltd.

1865—1866.

1865. FROM "Mathews' Bristol Directory" for 1865 it appears that a Branch of the above Bank was established in Bristol at No. 10 High Street. The manager's name was Mr. C. Dowell, and the London Agents were the City Bank, London.

Besides Bristol the Bank had 26 branches.

1866. In 1866 the business of the Bank was taken over by the English Joint Stock Bank, which was established the same year.

English

English Joint Stock Bank.

1866.

THE above Bank was established this year with a paid-up capital of £150,000, and a reserve fund of £600: taking over the Business of the South Eastern Banking Co. 1866.

Among its many branches, one was opened in Bristol, at No. 10 High Street, the manager being Mr. A. Emmett, and the London Agents being the City Bank, London.

The Bank had a very brief life, as it suspended payment during the disastrous panic the same year.

Wilts

Wilts and Dorset Banking Co.

BRISTOL BRANCH. Established 1872.

1872. ON January 1st of this year the Wilts and Dorset Banking Co. opened a branch in Bristol in Broad Street.

1873. The following year the premises were removed to Corn Street (in the Liverpool, London & Globe Insurance Co. offices),

1879. and there they remained until 1879, when another change in the site took place, the Bank moving that year to the corner of St. Stephen Street.

1883. In April, 1883, the Bank was registered under the Limited Liability Act.

1893. A final change in the premises took place in 1893, when the Bank moved to its present house in Corn Street, *i.e.* the premises formerly occupied by the Royal Insurance Co., that Company moving to the house at the corner of St. Stephen Street which the Bank had vacated.

Below is given a list of the managers of the Bristol Branch of this Bank from the date of its establishment in Bristol:

1872–1873. Mr. A. Clayfield Ireland.
1873–1876. Mr. J. Berry White.
1876–1877. Mr. H. Wilding.
1877–1878. Mr. J. T. Byng.
1878–1889. Mr. W. T. Mavius.
From 1889. Mr. T. Hollis.

Capital

Capital and Counties Bank, Ltd.

BRISTOL BRANCH. Established 1878.

ON January 1st, 1878, the Capital and Counties Bank opened a Branch in Bristol, their premises being in Victoria Street. 1878.

On Jan. 31st, 1880, the Bank was registered as a Limited Company. 1880.

A change of premises took place in 1884, the Bank moving to its present quarters in Clare Street. 1884.

Mr. J. Elliott Mills has been the manager of the Bristol Branch since 1878.

Bristol

Bristol and West of England Bank, Ltd.

1879 to 1892.

1879. WITH a view of resuscitating the profitable business of the West of England Bank, after its disastrous failure in 1878, a new Company was formed the following year on the limited liability principle, under the title of the Bristol and West of England Bank, Limited, the capital being £300,000 in £20 shares, of which £7 10s. was paid up.

The first chairman of the company was the late Mr. Christopher J. Thomas.

On Feb. 1st the Bank opened for business at 55 (then 48) Corn Street, which had been the premises of the West of England Bank: and Mr. John Dester and Mr. George John Pickin were appointed joint general managers.

1883. In 1883 John Dester retired, leaving George John Pickin sole manager.

1892. On June 11th, 1892, the Bristol and West of England Bank amalgamated with Lloyds' Bank. At the date of the amalgamation the Bristol and West of England Bank had 21 branches: the capital was £300,000, and reserve fund £200,000. The shares (£20 shares with £7 10s. paid up) were worth in the market about £18 to £19, and the shareholders had the option of receiving from Lloyds' Bank either £19 in cash per share, or the equivalent of £19 in Lloyds' shares.

Bristol

Bristol Joint Stock Bank.

1884 to 1891.

IN December, 1884, a Bank, under the title of the Bristol Joint Stock Bank, started business in Liverpool Chambers, Corn Street. 1884.

After an existence of twelve months the Bank moved its premises to No. 24 Clare Street, where it remained for about three years, moving again in 1888 to new premises at 26 Nicholas Street. 1885. 1888.

I can learn practically nothing about this bank: it does not appear to have held a position of any importance in the city, and relinquished business about the year 1891, after a brief existence of seven years. 1891.

National

National Bank of Wales.

1885 to 1893.

1885. IN December, 1885, a branch of the National Bank of Wales was opened in Bristol, in Liverpool Chambers, Corn Street, which up till then had been the premises of the Bristol Joint Stock Bank.

Mr. J. Berry White, who had been manager of the Bristol Joint Stock Bank since its establishment in 1884, now became manager of this concern.

1893. The Bank continued without any change until 1893, when its business was taken over by the Metropolitan Bank of England and Wales.

London

London and Provincial Bank, Ltd.

Established in Bristol 1891.

THE above Bank opened a branch in Bristol on Dec. 21st, 1891: its premises being in St. Stephen Avenue. 1891.

Its Manager was Mr. F. H. Horsey, and he continued so until Sep. 2nd, 1895, when Mr. H. E. Rumney was appointed in his stead. No further change has occurred in the Bank up to the present day, its premises being now the same as when it started, and Mr. Rumney remaining on as manager. 1895.

Lloyds'

Lloyds' Bank, Limited.

BRISTOL BRANCH. Established 1892.

1892. ON 11th June, 1892, Lloyds' Bank, Ltd., opened a branch in Bristol, taking over the business of the Bristol and West of England Bank, Ltd.

The premises were in Corn Street, the house occupied originally by the West of England and South Wales District Bank, and afterwards by the Bristol and West of England Bank, Ltd.

Mr. George John Pickin was appointed district manager: and Mr. Harry Houselander manager of the Bristol branch. On the latter's retirement in 1898, Mr. William O. Coward was appointed manager.

Metropolitan

Metropolitan Bank of England and Wales, Limited.

Established 1893.

IN 1893 the above Bank opened a branch in Bristol, taking over the business and premises of the National Bank of Wales in Liverpool Chambers, Corn Street. 1893.

Mr. J. Berry White, who had been manager of the Bristol Joint Stock Bank from 1884 till 1885, and of the National Bank of Wales since 1885, became manager of this concern. The Bank has continued in the same premises until the present day.

On Mr. J. Berry White's retirement, Mr. David Laing was appointed manager.

Commercial Companies who issued Notes.

1790—1817.

1800. AT the close of the 18th and at the commencement of the 19th century, much inconvenience was caused to the trading community, and to the poorer classes as well, owing to the great scarcity and generally depreciated condition of the silver coinage: and we learn from the annals of that period that in some districts the employers of labour issued cards, which were equivalent to notes, for a given number of shillings, as they had no other means of finding the wherewithal to pay the wages of their workmen. These cards were accepted readily, provided the credit of the firms who issued them was undoubted.

Scarcity of silver.

Promissory Notes issued by firms.

Forgeries were, however, often perpetrated, to the great injury of the labouring classes, as tradesmen made heavy deductions on the value of these notes to secure themselves against loss. At a city meeting in Bristol in 1803 it was stated that forty of the sixpences then current were not by weight worth more than 10s. 9d., and twenty of the current shillings not more than 14s. 5d. This led to a memorial being drawn up requesting the Government to establish a new coinage: but nothing came of it, the result being that the old coins became worse every year, most of them being very little more than half their nominal value.

1803.

Matters

CROSS'S, FRY, PARRY, COLE & CO.

£5 5/- NOTE.

DATED 16TH NOVEMBER, 1792.

From a Note in the Author's Collection.

Commercial Companies who issued Notes.

Matters became more serious still owing to the depreciation of bank notes through excessive issues: as those who had silver coins in their possession were naturally not disposed to exchange them for paper. In consequence of this silver coin became scarcer than ever. Certain people now began issuing tokens. These tokens were coins in value about half the sum which they represented, and the issuers undertook to redeem them for their full nominal value. Little, if any good, seems to have been gained by their issue, as in a very short time debased tokens appeared, issued by unscrupulous people who never intended to redeem them. The Government of the day does not appear to have taken any measures to put a stop to such a serious state of affairs, and shut its eyes to a system which was gradually undermining the financial prosperity of Bristol and the neighbourhood. And to make matters worse, we read that certain persons about this time commenced issuing notes for 10s.: but this practice, being illegal, led to many convictions, and soon ceased. Happily for the city the close of the war with France brought about a better state of things: bank notes rose in value; the silver coin which had been hoarded by so many, reappeared, and after December, 1814, the currency of tokens became illegal.

1803.

Issue of Tokens.

Notes issued for 10/-

1814.

Tokens made illegal.

It was not, however, until the close of the year 1816, that the Government took the proper course and authorized a new issue of silver coinage: and it is extremely improbable that it would have done so had matters not reached a state of actual panic

1816.

New silver coinage authorized.

1816. panic in July: when we read that owing to mischievous rumours as to the intention of the Government, a panic arose in Bristol market, and rapidly spread to Bath and other neighbouring towns, many farmers refusing to accept the silver coin which by this time was so much worn as to be perfectly smooth on both sides.

1817. The new coinage reaches Bristol.

In the diary of a contemporary citizen we read that on January 27th, 1817, "Sixty boxes of the new silver coinage, of "the value of £36,000, were sent from the Mint to the Mayor, "to be circulated in this city, which were deposited in the "Council House till the 13th February, when inspectors were "appointed to examine the old silver, and give the new in "exchange, which was done at the Council House, Guildhall, "and Merchants' Hall, for the space of fourteen days."

I am able to give reproductions of notes of four different firms, who, during the period to which reference has been made above, issued promissory notes on demand for the convenience of trade.

(1) Note issued by Cross's, Fry, Parry, Cole & Co.

The first note, which is in my possession, was issued by the firm of Cross's, Fry, Parry, Cole & Co. It is drawn for five guineas, is dated 16th Nov., 1792, and is made payable in Bristol and in London. The firm who issued this note were malt distillers and rectifiers, in Temple Street.

(2) Note issued by Davis, Thomas & Grace, of Nailsea.

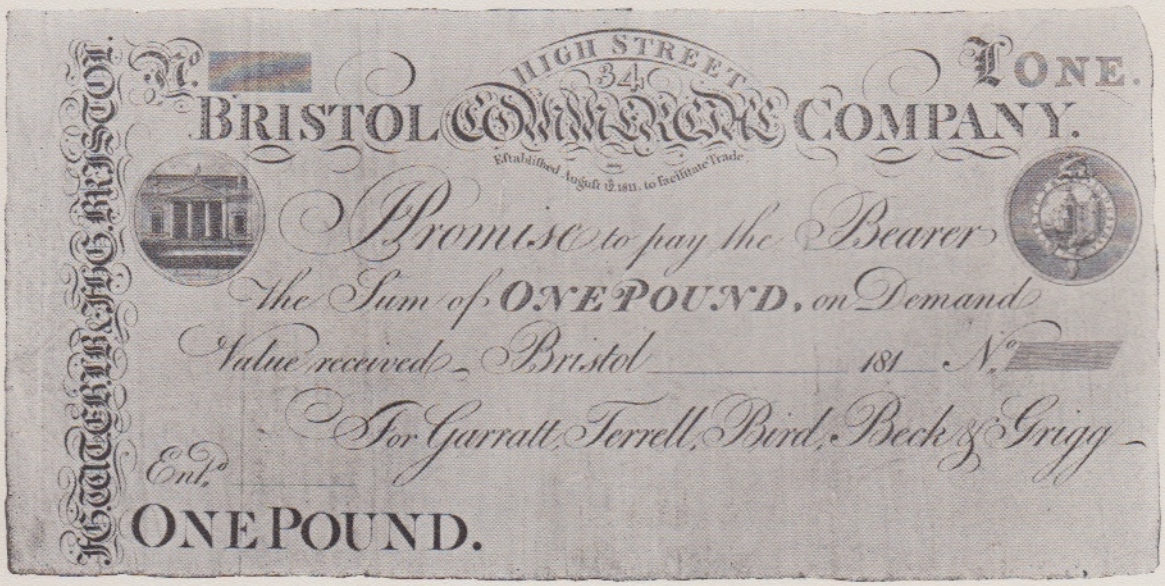
The second note, which is the property of Mr. Maberly Phillips, who has kindly allowed me to have it reproduced, was issued by the firm of Davis, Thomas and Grace, of Nailsea. The

DAVIS, THOMAS & GRACE, Nailsea.

£2 Note.

Dated 12th of the 1st month, 1810.

From a Note in the Collection of Maberly Phillips, Esq.



BRISTOL COMMERCIAL COMPANY.

UN-ISSUED NOTE FOR £1.

From a Note in the Author's Collection.

The note is for £2, is dated 12th of the 1st month, 1810, and is payable at Wm. S. Fry & Sons, Bankers, London. As far as I can gather Messrs. Davis, Thomas & Grace were colliery proprietors at Nailsea, and as they naturally employed many workmen, they found it a great convenience to adopt this means of paying wages, considering the distance they were from the city of Bristol. 1817.

The third note, which was kindly given to me by Mr. John E. Pritchard, was issued by the firm of Garratt, Terrell, Bird, Beck and Grigg, styling themselves "The Bristol Commercial Company, 34 High Street." The note is for £1, and is unused, but dates between 1810 and 1820. The same firm issued tokens, and it may be interesting to some to know what trade they each followed. Francis Garratt appears to have been a tea dealer on Bristol Bridge: and William Terrell was a flax and twine spinner, 17 Back (this business is still continued by his successors under the style of William Terrell and Sons, Ltd.). I am uncertain about Edward Bird's business. In "Mathews' Bristol Directory" for 1810 an Edward Bird is described as a watchmaker, jeweller and silversmith, 16 Clare Street, and in the Bristol Poll Book for 1812 an Edward Bird is described under All Saints' Parish as a glover, Market Place. Lancelot Beck carried on the business of laceman, milliner and haberdasher, 27 Clare Street: and Francis Grigg was a haberdasher, etc., at 34 High Street, the headquarters of the Company. (3) Note issued by Garratt, Terrell & Co.

The

1817. (4) Note issued by Jones, Brain & Budgett, of Kingswood Hill.

The fourth note, which is in the possession of Mr. W. H. Budgett, through whose kindness it has been allowed to be reproduced, was issued by the firm of Jones, Brain, and Budgett, of Kingswood Hill. The note is for £1: and is unused, but dates between 1810 and 1820. I have been unable to ascertain in what businesses Arthur Jones and Moses Brain were engaged: but they were no doubt employers of labour. H. H. Budgett was one of the earliest members of the Budgett family, and helped to build up at Kingswood what is now the flourishing and important business of H. H. and S. Budgett & Co., Ltd. For the convenience of paying wages, and to give facilities to trade generally in the neighbourhood of Kingswood Hill, these three men found it advisable to issue notes.

It is very probable that many other firms issued notes of a similar nature, but these four notes, the reproductions of which are given, are the only ones which I have seen.

JONES, BRAIN, BUDGETT & CO., KINGSWOOD HILL.
£1 UN-ISSUED NOTE.

From a Note in the possession of William H. Budgett, Esq.

List of Banks in Bristol.

1750—1899.

At Intervals of Ten Years.

List of Banks in Bristol.

1750—1899. At Intervals of Ten Years.

The dates in brackets give the year in which each Bank became a limited company.

1750.

1. Tyndall, Lloyd, Elton, Miller, Knox & Hale.
   Old Bank. 42 Broad Street.

1760.

1. Lloyd, Elton, Miller, Tyndall, Knox & Hale.
   Old Bank. 42 Broad Street.
2. Goldney, Smith, Miller, Champion, Reed & Vaughan.
   Miles' Bank. 29 Corn Street.

1770.

1. Lloyd, Elton, Miller, Tyndall, Gillam & Edye.
   Old Bank. 42 Broad Street.
2. Smith, Miller, Reed, Vaughan & Vaughan.
   Miles' Bank. 29 Corn Street.
3. Worrall, Hale & Newnam.
   Exchange Bank. Exchange.
4. Bright, Deane, Ames, Whitehead, Harford & Munckley.
   Harford Bank. Small Street.

List of Banks in Bristol.

1780.

1. Miller, Tyndall, Elton, Gillam & Edye.
   Old Bank. 32 Clare Street.
2. Smith, Miller, Reed & Vaughan.
   Miles' Bank. 29 Corn Street.
3. Worrall, Hale & Newnam.
   Exchange Bank. Exchange.
4. Deane, Whitehead, Harford, Aldridge & Harford.
   Harford Bank. Small Street.
5. Peach, Fowler, Loscombe, Curtis & Adlam.
   Wine Street.

1790.

1. Tyndall, Elton, Edye, Edwards, Edye & Skinner.
   Old Bank. 32 Clare Street.
2. Vaughan, Vaughan, Baker, Smith, Hole & Davis.
   Miles' Bank. 29 Corn Street.
3. Worrall & Blatchley.
   Exchange Bank. Exchange.
4. Deane, Whitehead, Harford, Aldridge & Harford.
   Harford Bank. Small Street.
5. Henry Davis & Sons.
   Small Street.
6. Ames, Cave, Harford, Daubeny & Bright.
   15 Corn Street.

1790.

7. Joseph Gregory Harris (afterwards Savery & Co.).
Narrow Wine Street.

8. Jane, Heaven & Wigan.
Bridge Street.

1800.

1. Tyndall, Elton, Edwards, Edye & Skinner.
Old Bank. Corn Street.

2. Miles, Vaughan, Miles & Co.
Miles' Bank. 29 Corn Street.

3. Worrall, Blatchley & Co.
Exchange Bank. The Exchange.

4. Harford, Harford, Davis & Winpenny.
Harford Bank. 8 Corn Street.

5. Ames, Cave, Harford, Daubeny & Bright.
15 Corn Street.

6. John Savery, Esq.
Narrow Wine Street.

7. Ireland, Protheroe, Bengough, Haythorne, Wright & Gore.
Bristol City Bank. All Saints' Passage.

List of Banks in Bristol.

1810.

1. Elton, Edwards, Baillie, Tyndall & Skinner.
Old Bank. Corn Street.

2. Miles, Vaughan, Miles & Baugh.
Miles' Bank. 29 Corn Street.

3. Worrall & Oldham.
Exchange Bank. The Exchange.

4. Harford, Davis & Winpenny.
Harford Bank. 8 Corn Street.

5. Ames, Bright, Cave, Daniel, Ames & Daubeny.
15 Corn Street.

6. Savery, Towgood, Yerbury & Co.
Narrow Wine Street.

7. Ireland, Bengough, Haythorne, Wright & Gore.
Bristol City Bank. All Saints' Passage.

8. Stuckey, Lean, Hart & Maningford.
Bristol and Somersetshire Bank. 50 Broad Quay.

9. Worrall, Pope & Edmonds.
Bristol Tolzey Bank.

10. Birch, Pitt, Powell, Fripp & Brice.
Bridge Parade.

11. Tuffen & Pugh.
28, Small Street.

12. Ricketts, Thorne, George, Wait, Dymock & Courtney.
Castle Bank. High Street and Wine Street.

1820.

1. Elton, Baillies, Tyndall, Palmer & Edwards.
Old Bank. Corn Street.

2. Miles, Harford, Battersby, Vaughan, Miles & Harford.
Miles' Bank. 8 Corn Street.

3. Worrall & Gold.
Exchange Bank. The Exchange.

4. Ames, Bright, Cave, Daniel, Ames & Ballard.
15 Corn Street.

5. Savery, Towgood, Yerbury & Towgood.
62 Broad Wine Street.

6. Joseph Haythorne & George Wright.
Bristol City Bank. All Saints' Lane.

7. Stuckey, Lean, Hart and Maningford.
Bristol and Somersetshire Bank. 50 Broad Quay.

8. Pitt, Powell, Fripp & Brice.
Bridge Parade.

9. Ricketts, Thorne, George & Courtney.
Castle Bank. High Street and Wine Street.

10. Browne, Cavenagh, Browne & Bayly.
Bullion Bank. 37 Corn Street.

List of Banks in Bristol.

1830.

1. Elton, Baillie, Ames, Baillie, Cave, Tyndall, Palmer and Edwards. *Old Bank.* Corn Street.

2. Miles, Harford, Battersby & Bayly.
Miles' Bank. 8 Corn Street.

3. Joseph Haythorne & George Wright.
Bristol City Bank. 46 High Street.

4. Stuckey's Banking Co.
High Street and Wine Street.

5. Bristol Branch Bank of England.
3 Bridge Street.

1840.

1. Baillie, Ames, Baillie, Cave, Tyndall, Palmer & Edwards.
Old Bank. Corn Street.

2. Miles, Harford, Battersby, Bayly and Miles.
Miles' Bank. 8 Corn Street.

3. Stuckey's Banking Co.
High Street and Wine Street.

4. Bristol Branch Bank of England.
3 Bridge Street.

5. West of England and South Wales District Bank.
Exchange.

6. National Provincial Bank of England.
46 High Street.

1850.

1. Baillie, Ames, Cave & Co.
Old Bank. Corn Street.
2. Miles, Harford & Co.
Miles' Bank. 8 Corn Street.
3. Stuckey's Banking Co.
High Street and Wine Street.
4. Bristol Branch Bank of England.
Broad Street.
5. West of England and South Wales District Bank.
Exchange.
6. National Provincial Bank of England.
46 High Street.

1860.

1. Baillie, Baillie, Cave & Co.
Old Bank. Corn Street.
2. Miles, Miles, Savile, Miles, Harford & Miles.
Miles' Bank. 8 Corn Street.
3. Stuckey's Banking Co.
Corn Street.
4. Bristol Branch Bank of England.
Broad Street.
5. West of England and South Wales District Bank.
Corn Street.
6. National Provincial Bank of England.
46 High Street.
7. Branch of the Bank of Deposit.
8 Park Street.

List of Banks in Bristol.

1870.

1. Cave, Baillie, Edwards, Baillie & Cave.
   Old Bank. Corn Street.
2. Miles, Miles, Savile, Harford & Miles.
   Miles' Bank. 8 Corn Street.
3. Stuckey's Banking Co.
   Corn Street.
4. Bristol Branch Bank of England.
   Broad Street.
5. West of England and South Wales District Bank.
   Corn Street.
6. National Provincial Bank of England.
   36 Corn Street.
7. London and South-Western Bank, Ltd. (1862).
   46 High Street.

1880.

1. Miles, Cave, Baillie, Edwards & Co.
   Old Bank. Corn Street.
2. Stuckey's Banking Co.
   Corn Street.
3. Bristol Branch Bank of England.
   Broad Street.
4. National Provincial Bank of England, Ltd. (1880).
   36 Corn Street.

1880.

5. London and South-Western Bank, Ltd.
Corn Street.

6. Wilts and Dorset Banking Co.
Corn Street.

7. Capital and Counties Bank, Ltd. (1880).
6 Victoria Street.

8. Bristol and West of England Bank, Ltd. (1879).
48 Corn Street.

1890.

1. Miles, Cave, Baillie & Co.
Old Bank. Corn Street.

2. Stuckey's Banking Co.
Corn Street.

3. Bristol Branch Bank of England.
Broad Street.

4. National Provincial Bank of England, Ltd.
36 Corn Street.

5. London and South-Western Bank, Ltd.
Corn Street.

6. Wilts and Dorset Banking Co., Ltd. (1883).
Corn Street.

7. Capital and Counties Bank, Ltd.
13 Clare Street.

8. Bristol and West of England Bank, Ltd.
55 Corn Street.

List of Banks in Bristol.

1890.

9. Bristol Joint Stock Bank, Ltd.
26 Nicholas Street.

10. National Bank of Wales.
Corn Street.

1899.

1. Prescott, Dimsdale, Cave, Tugwell & Co., Ltd. (1891).
Old Bank. Corn Street.

2. Stuckey's Banking Co., Ltd. (1892).
Corn Street.

3. Bristol Branch Bank of England.
Broad Street.

4. National Provincial Bank of England, Ltd.
31 Corn Street.

5. London and South-Western Bank, Ltd.
Corn Street.

6. Wilts and Dorset Banking Co., Ltd.
Corn Street.

7. Capital and Counties Bank, Ltd.
13 Clare Street.

8. London and Provincial Bank, Ltd. (1864).
St. Stephen's Avenue.

9. Lloyd's Bank, Ltd. (1865)
55 Corn Street.

10. Metropolitan Bank of England and Wales, Ltd. (1866).
Corn Street.

Extract from
The Ames Pedigree.

The Ames Family.

Hannah, dau. of John Watts, of Bodden parish, Doulting. = Levi Ames, of Charlton and Evercreech, son of Roger Ames, of Jenkins and Charlton, died 1727.

- Roger Ames.
- Levi Ames, of Maryport, City of Bristol.
- Phœbe, dau. of Robert Collins, of Horton, near Ilminster. = JEREMIAH AMES. Partner in Harford Bank, 1769-1776. Sheriff of Bristol, 1742, Mayor of Bristol, 1759, died 1776, aged 70.

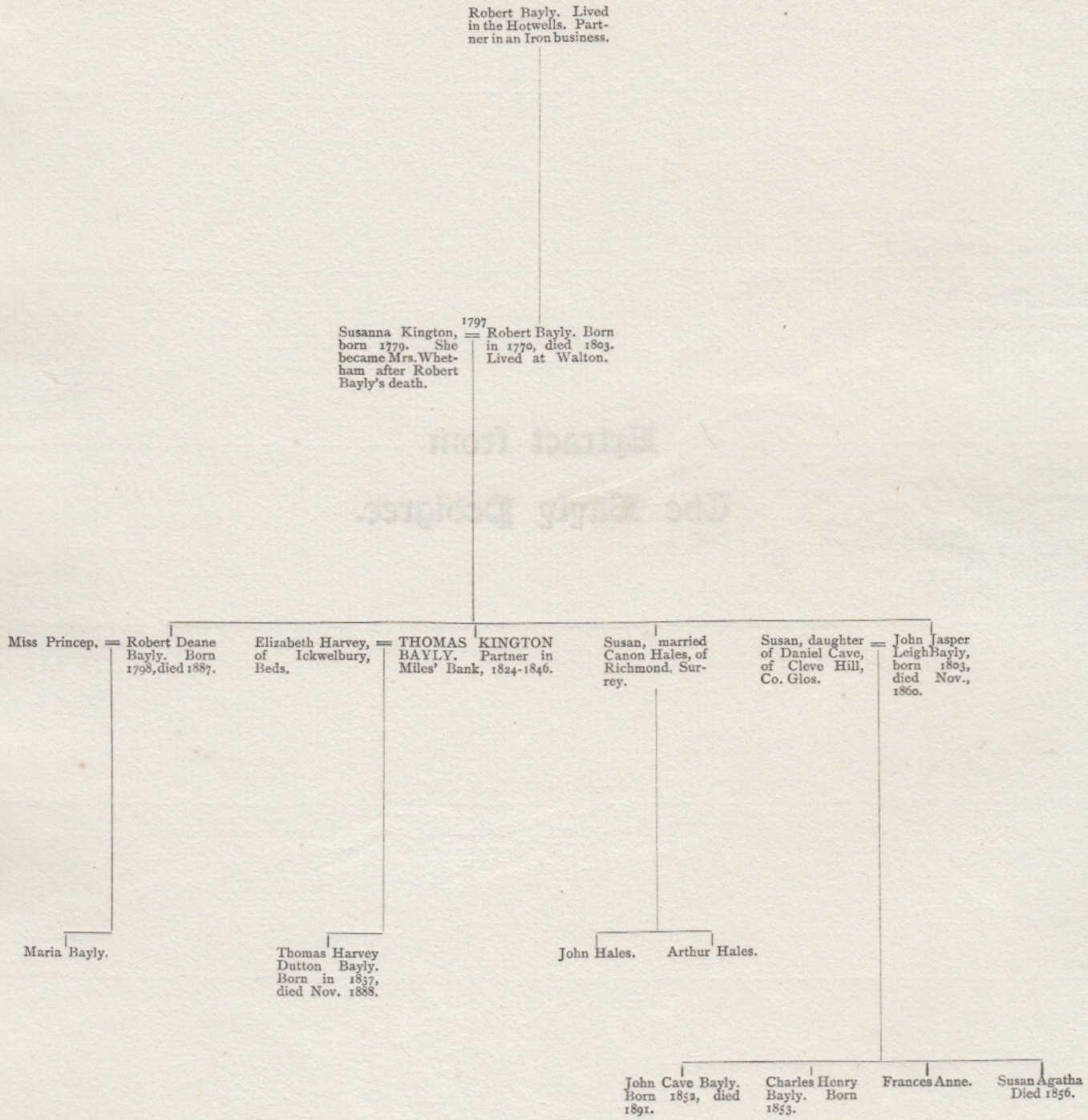
Anna Maria, dau. of Chauncey Poole, of Bristol and London. = LEVI AMES. Partner in Ames, Cave and Co.'s Bank, 1786-1820. Of Clifton Wood. Sheriff of Bristol, 1771, Mayor of Bristol, 1788, born 1739, died 1820.

- Lionel Ames, died unmarried.
- Mary, dau. of John Pinney, of Bristol. = Jeremiah Ames, died 1820.
- Ann Bird, dau. of Henry Metcalfe, of Merton House and Seaton Villa, Co. Northumberland. = LEVI AMES, born 1778, died 1846. Partner in Ames, Cave & Co.'s Bank, 1800-1826, Partner in the Old Bank, 1826-1846. Of Bristol and Charlton, Sheriff of Bristol, 1804.
- Anna, dau. of Gideon Acland, of Camberwell, Co. Surrey. = George Henry Ames, of Cote House, Westbury-on-Trym, born 1786, died 1873.

Charlotte Henrietta, eldest dau. of the Rev. George Robinson, Rector of Tartaraghan, Co. Armagh. = Henry St. Vincent Ames, of Cote House, Westbury-on-Trym, born 1833.

Extract from
The Bayly Pedigree.

The Bayly Family.



Extract from
The Baillie Pedigree.

The Baill

Mary, dau. of Peter Gurley, of St. Vincent.

Elizabeth, dau. of John Pinney, of Somerton. = PETER BAILLIE. Partner in Old Bank, 1806-1811.

Elizabeth, dau. of Rev. Henry Reynett, D.D. = 1 COLONEL HUGH DUNCAN BAILLIE. Partner in Old Bank, 1812-1866.

Hugh S... Col. R... Guards... Maria ... Glentw...

Charlotte, dau. of Ven. Archdeacon Baillie Hamilton. = 1 EVAN BAILLIE. Partner in Old Bank, 1863-1866. = 2 Lady Georgina Montague, dau. of 5th Duke of Manchester.

Annie, dau. of Col. Baillie, of Leys. = John Frederick Baillie.

Jan. Baillie, died 1890.

Alexander Baillie Baillie.

Hon. Philippa Smyth, dau. of 6th Viscount Strangford. = 1 RT. HON. HENRY JAMES BAILLIE. Partner in Old Bank, 1867-1885. = 2 Cl... G... of ... Fa...

Lady Frances, dau. of Earl of Elgin. = Evan Baillie, born 1824, died 1874. Never succeeded.

Lady Theodosia Proby, dau. of Earl of Carysfort. = WILLIAM MONTAGUE BAILLIE. Partner in Old Bank, 1853-1873.

Hon. Nellie Bass, dau. of Lord Burton. = James Evan Bruce Baillie, M.P. for Inverness-shire.

Augustus Baillie.

Rev. Albert Victor Baillie.

Hon. Victoria, m. Capt. A. Grant.

Selina, dau. of Arthur Nugent, of Portaferry. = HUGH SIDNEY BAILLIE, partner in Old Bank, 1875-1876.

George Evan Michael Baillie.

ie Family.

= Evan Baillie, of Dochfour. Born 1739, died 1836. M.P. for Bristol 1802-1812.

2
= Mary, dau. of Thomas Smith, of Castleton, Rochdale.

JAMES EVAN BAILLIE. Partner in Old Bank, 1812-1863. M.P. for Bristol 1830-1835.

mith Baillie, oyal Horse married Eva Viscountess rth.

Duncan Baillie, General Rl. Horse Guards, married Anna, daughter of Rev. G. Burnaby, of Somerby. Died 1890.

Ronald Hugh Baillie, born 1863, and other issue.

Alfred Baillie, died 1866.

Penelope, married Philip Perceval, of Temple House, Co. Sligo.

rissa, dau. of Rush, Esq., Eisenham and thinghoe.

Marie, married Hon. William Ashley.

Elizabeth, mar. W. Brodie, of Brodie.

Francis Henry Baillie, married Blanche, dau. of Hon. Sir E. Harris.

Constance Ellen, born 1878.

George Baillie.

Ellen Elizabeth, m. Sir CHARLES GRANT, K.C.S.I. Partner in Old Bank since 1889.

Josaline, born 1874.

Robert, born 1877.

Philippa Augusta Maria, married Col. F. S. Russell, C.M.G., of Aden.

Extract from
The Bright Pedigree.

Mary, dau. of William Hill, of Wellington, Co. Hereford. =

Dorothy, daughter of Edward Lowbridge, of Worcester, Esq. = Robert Bright, of Brockbury, died in Jamaica, 1758.

Lowbridge Bright, born 1741, Merchant in Bristol, died, unmarried, 1818.

Henry Bright, born 1784, Barrister-at-Law, M.P. for Bristol, 1820-1830, died, unmarried, 1869.

BENJAMIN HEYWOOD BRIGHT. Partner in Ames, Cave & Co.'s Bank, 1820-1821. Born 1787, died at Ham Green, 1843.

Emma Katherine, dau. of Admiral Wolley, widow of James Adam Gordon, Esq., of Naish House, Somerset, and Stocks House, Herts. = Richard Bright, Barrister-at-Law, M.P. for East Somerset, 1868 to 1878, died in 1878 without issue.

Catherine, dau. of Sir William Miles, Bart., of Leigh Court. = Sir Robert Onesiphorus Bright, General, K.C.B., G.C.B.

ɔt Family.

Henry Bright. Lord of
ıe Manor of Brock-
ury, Co. Hereford, bap-
zed 1692, died 1726.

Sarah, daughter of Richard Meyler, of Bristol, Merchant, and heiress of Ham Green, Somerset. = HENRY BRIGHT. Partner in the Harford Bank, 1769-1777. Sheriff of Bristol, 1753. Mayor, 1771. Died 25 Nov., 1777.

Sarah, 2nd daughter of Benjamin Heywood, of Liverpool. = RICHARD BRIGHT. Partner in Ames, Cave and Co.'s Bank, 1786-1821. Born 1754, died 1840. Of Ham Green, Somerset.

Eliza, 2nd wife, daughter of Benj. Follett, of Devonshire. = Richard Bright, M.D.

James Frank Bright, Master of University College, Oxford.

Caroline, daughter of Thomas Tyndall, of the Fort, Bristol. = Robert Bright, born at Ham Green, 1795, Sheriff of Bristol, 1852, died 1869.

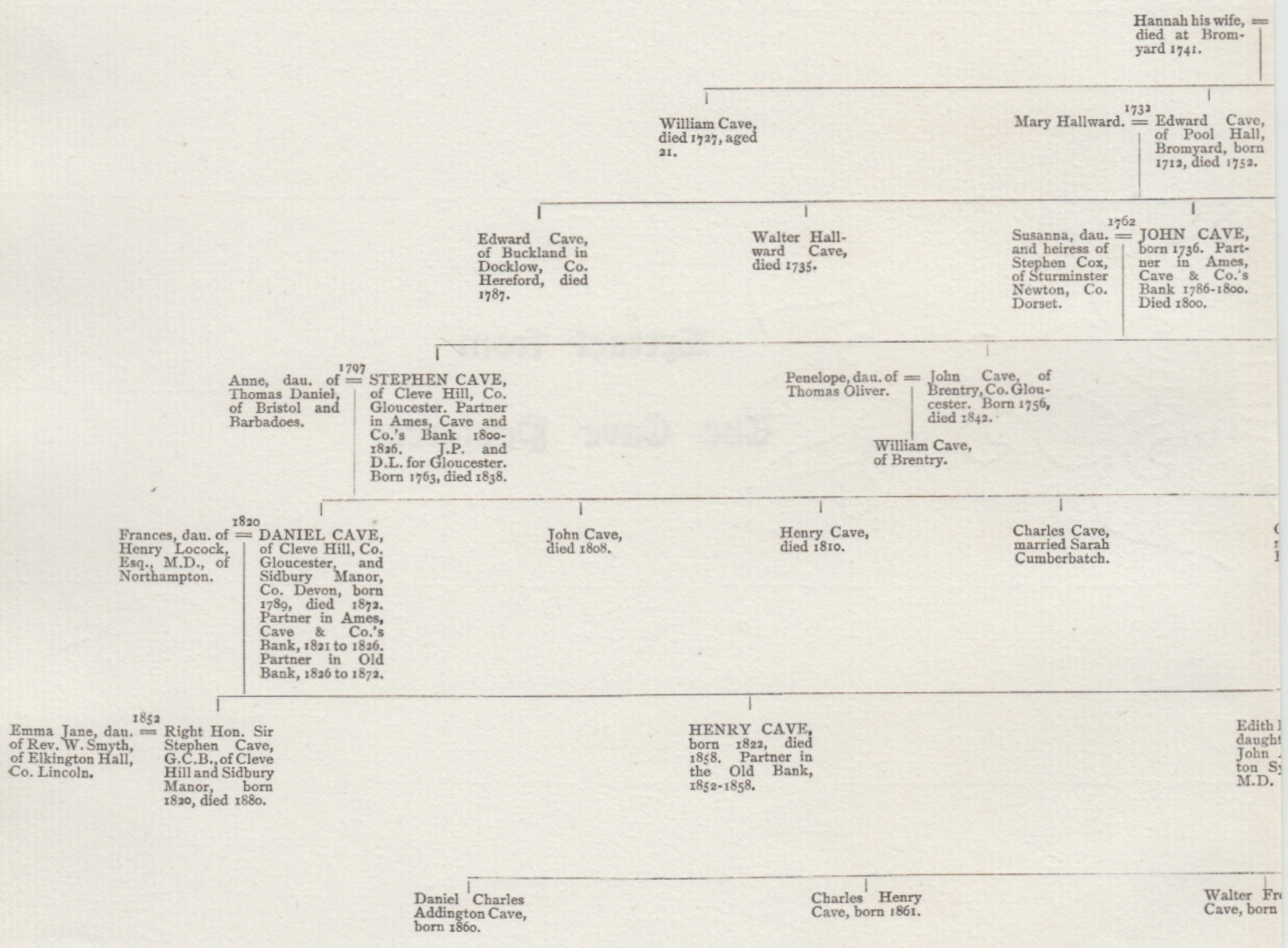
Mary, dau. of William Fletcher, Esq., of Liverpool. = Tyndall Bright.

Tempe Sophia, 2nd wife, dau. of Henry Raikes, Esq., B.C.S. = GEORGE BRIGHT. Partner in the Old Bank, since 1875.

Extract from

The Cave Pedigree.

The Cave


Hannah his wife, died at Bromyard 1741.
William Cave, died 1727, aged 21.
Mary Hallward.
1732
Edward Cave, of Pool Hall, Bromyard, born 1712, died 1752.
Edward Cave, of Buckland in Docklow, Co. Hereford, died 1787.
Walter Hallward Cave, died 1735.
Susanna, dau. and heiress of Stephen Cox, of Sturminster Newton, Co. Dorset.
1762
JOHN CAVE, born 1736. Partner in Ames, Cave & Co.'s Bank 1786-1800. Died 1800.
Anne, dau. of Thomas Daniel, of Bristol and Barbadoes.
1797
STEPHEN CAVE, of Cleve Hill, Co. Gloucester. Partner in Ames, Cave and Co.'s Bank 1800-1826. J.P. and D.L. for Gloucester. Born 1763, died 1838.
Penelope, dau. of Thomas Oliver.
John Cave, of Brentry, Co. Gloucester. Born 1756, died 1842.
William Cave, of Brentry.
Frances, dau. of Henry Locock, Esq., M.D., of Northampton.
1820
DANIEL CAVE, of Cleve Hill, Co. Gloucester, and Sidbury Manor, Co. Devon, born 1789, died 1872. Partner in Ames, Cave & Co.'s Bank, 1821 to 1826. Partner in Old Bank, 1826 to 1872.
John Cave, died 1808.
Henry Cave, died 1810.
Charles Cave, married Sarah Cumberbatch.
Emma Jane, dau. of Rev. W. Smyth, of Elkington Hall, Co. Lincoln.
1852
Right Hon. Sir Stephen Cave, G.C.B., of Cleve Hill and Sidbury Manor, born 1820, died 1880.
HENRY CAVE, born 1822, died 1858. Partner in the Old Bank, 1852-1858.
Daniel Charles Addington Cave, born 1860.
Charles Henry Cave, born 1861.

Family.

Valter Cave, of
Avenbury, born
686, died 1731.

Elizabeth Holloway. = Thomas Cave.

William Cave, of Wheatfields, in Powick, Co. Worcester. Died 1810.

Thomas Cave, died 1803.

Four daughters.

William Cave, of Bath, died 1836.

Walter Cave, died 1792.

Susanna. = Thomas Daniel. Partner in Ames, Cave & Co.'s Bank, 1800-1820.

eorge Cave,
arried Anne
alliday.

Edward Cave, died 1802.

William Cave, died 1803.

William Cave, died 1804.

Walter Cave, died 1878.

Five daughters.

1859
arriet, = Sir CHARLES DANIEL CAVE, 1st Bart., born 1832. Partner in Old Bank since 1863. Of Cleve Hill and Sidbury Manor. Created a Baronet in 1896.

r of
ddingnonds,

Daniel Cave, born 1835, died 1861.

Seven daughters.

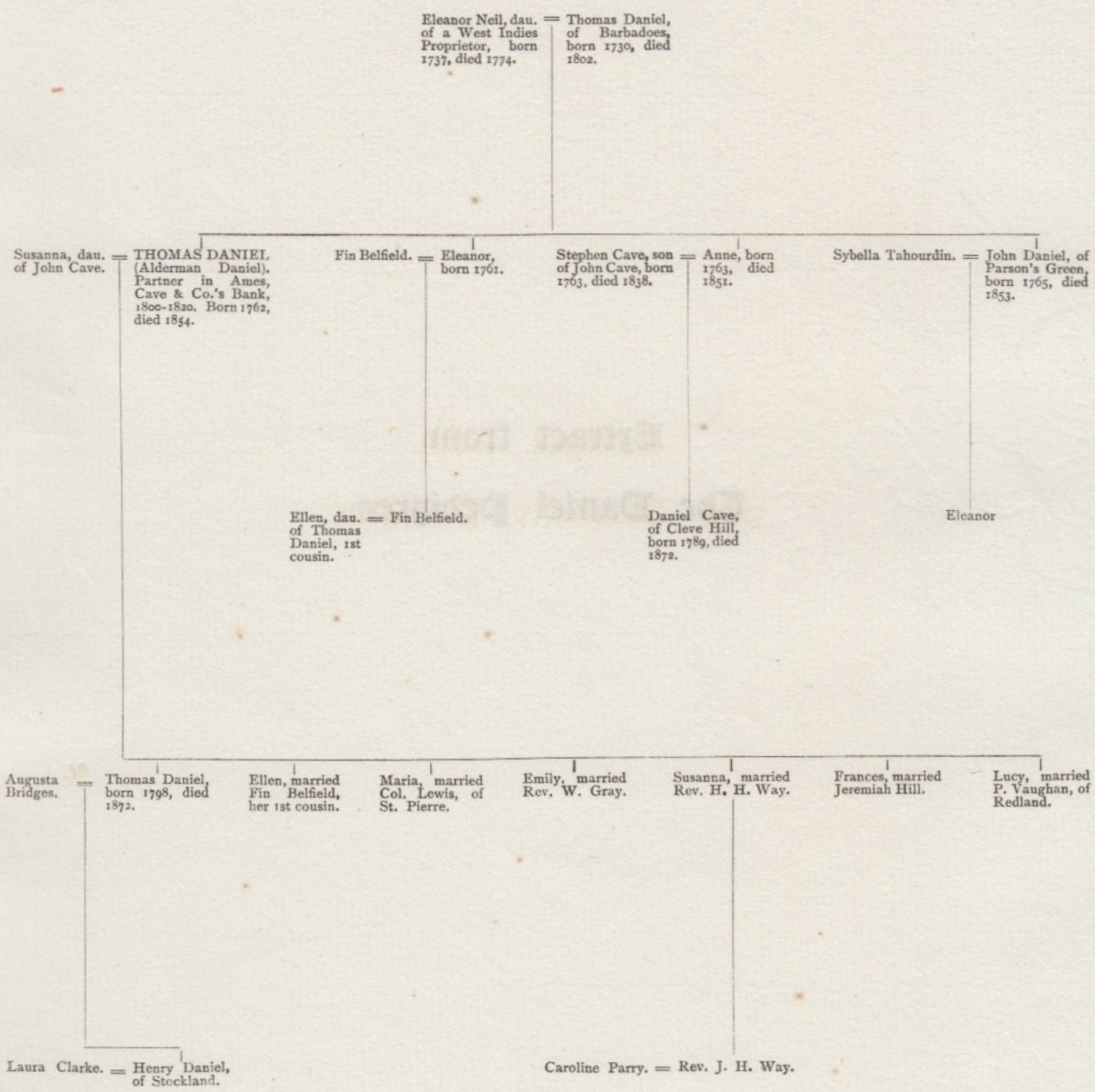
lerick
863.

Arthur Stephen Cave, born 1865.

Edith Frances.

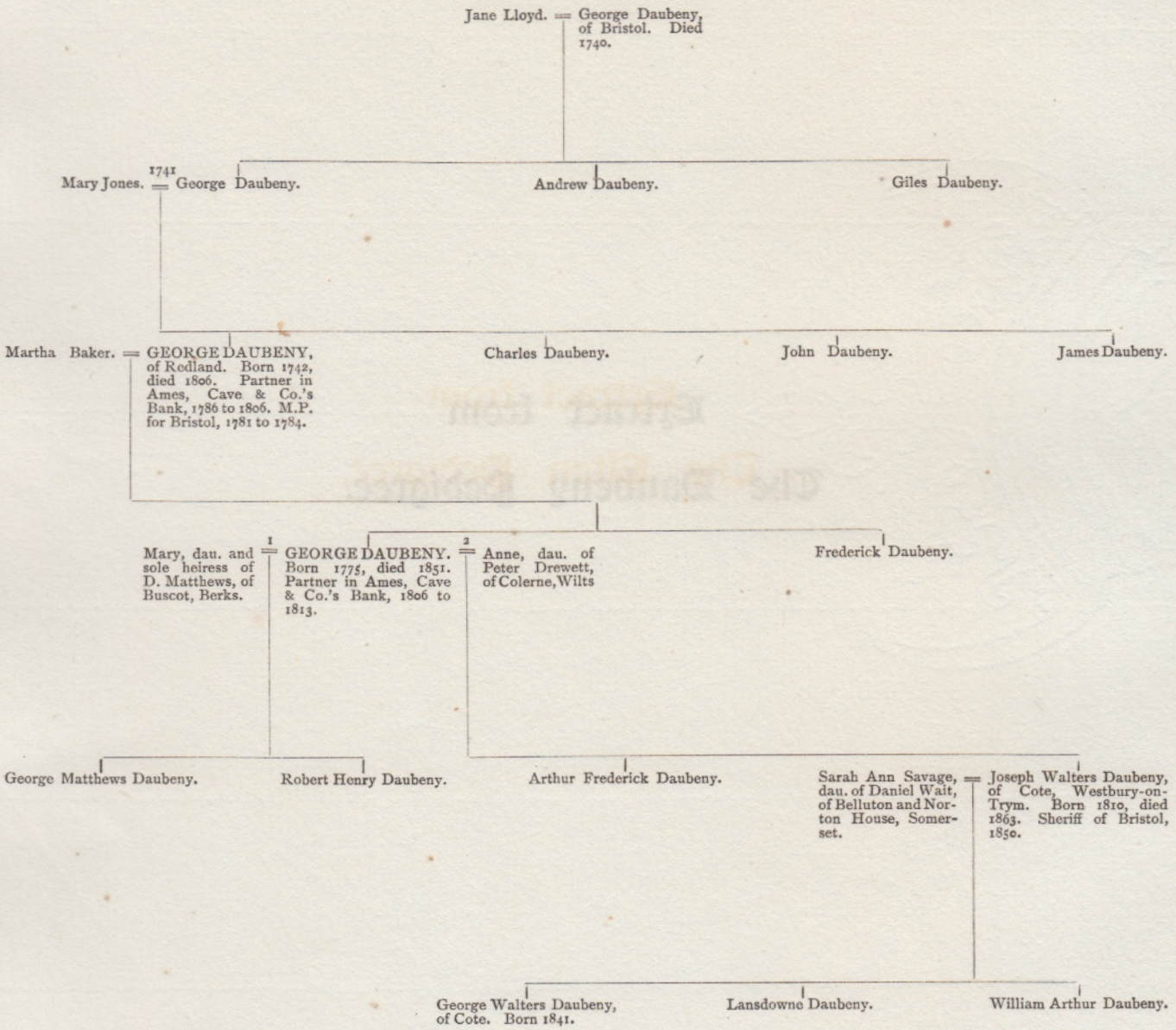
Extract from
The Daniel Pedigree.

The Daniel Family.



Extract from
The Daubeny Pedigree.

The Daubeny Family.



Extract from
The Elton Pedigree.

The Elto

Mary, dau. of Robert Jefferies, of Pilegreen, Co. Gloucester. =

Abigail, dau. of Edmund Bayley, of Frome Selwood, Co. Somerset. = Abraham Elton, 2nd Bart. Mayor of Bristol 1719 and 1720. M.P. for Bristol 1734 to 1741. Died in 1742.

Anna Hicks. = Isaac Elton.

2 Sons.

Abraham Elton, 3rd Bart. Mayor of Bristol 1742, died unmarried 1761.

Jacob Elton, Capt. R.N., fell in a sea-fight 1745.

Elizabeth, dau. of James Reed. = Abraham Elton, 4th Bart.. Town Clerk of Bristol 1753-1786. Died in 1790.

Mary.

Sarah.

1776

Elizabeth, dau. of Sir John Durbin, Knight, of Bristol. = The Rev. Sir Abraham Elton, 5th Bart. Born 1755. Died 1842.

Sarah, dau. of Joseph Smith, of Bristol. = Charles Abraham Elton, 6th Bart. Born 1778. Died 1853. Lt.-Col. of Somerset Militia.

William, Lt.-Col. Dragoon Guards.

Henry, Capt., R.N.

Henry Hallam, the Historian of the Middle Ages.

1807

= Julia Maria.

Catherine, died 1843.

Abraham. Charles. both drowned in 1819.

Rhoda Susan, dau. of James Willis.

1 = Arthur Hallam Elton, 7th Bart., born 1818. M.P. for Bath 1857 to 1859. Died 1883. High Sheriff of Somerset 1857.

2 = Eliza, dau. of Edward Anstice Stradling.

George Louis Monck Gibbs, of Belmont, Co. Somerset. = Laura Beatrice.

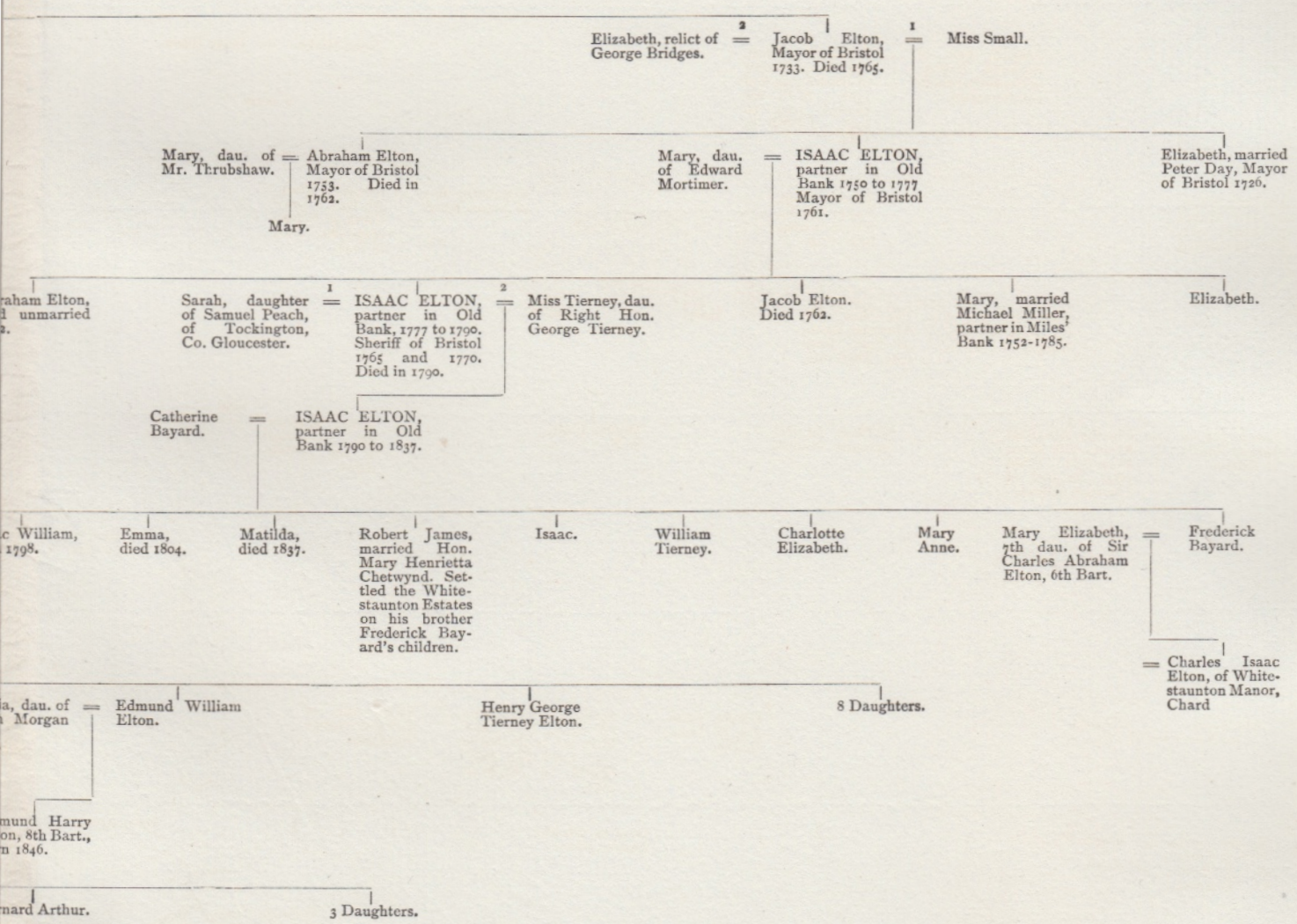
Octavia Maria, died an infant.

Mary Agnes =

Ambrose Elton, born 1869.

n Family.

Abraham Elton, 1st Baronet, descended from an ancient family of the Hasles, in the Counties of Hereford and Gloucester. Created a Baronet 1717. Bought Clevedon Court in 1709 from the Digbys, Earls of Bristol. Bought Whitestaunton Manor, Chard, in 1723. Mayor of Bristol 1710. Died in 1727.



Extract from
The Edwards Pedigree.

The Edwards Family.

1800

Sarah Oldham. = WILLIAM EDWARDS, partner in the Old Bank, 1815 to 1852. Born 1774, died 1854.

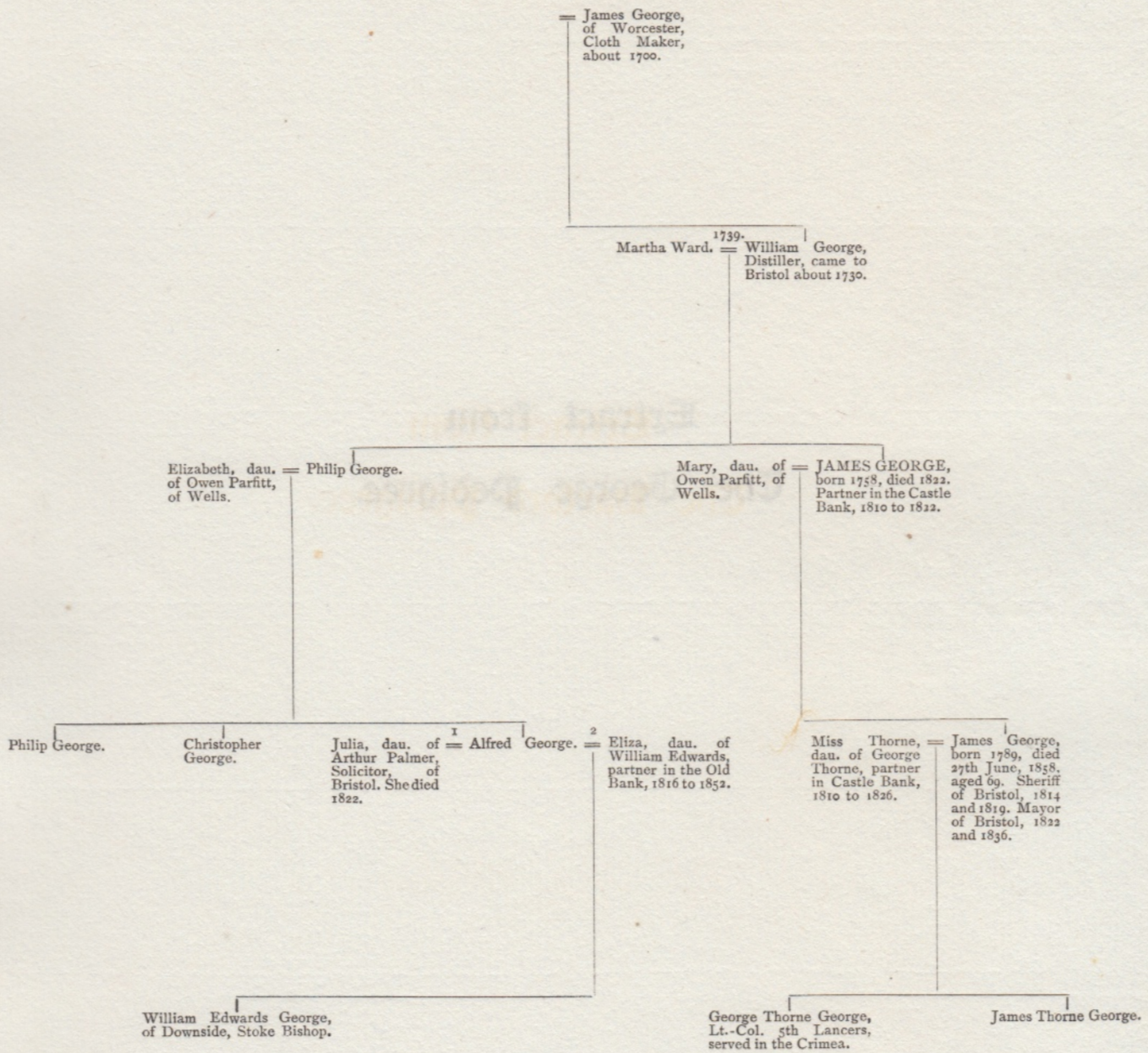
Feb., 1856

Emily Frances, dau. of the Rev. H. H. Way, of Alderbourne, Bucks. = GEORGE OLDHAM EDWARDS, partner in the Old Bank, 1852 to 1883. Born 1807, died 1883. Bought Redland Court.

Florence, dau. of Admiral J. Halliday Cave, C.B. = WILLIAM HENRY GREVILLE EDWARDS, partner in the Old Bank since 1883. Born 27 Nov., 1856.

Extract from
The George Pedigree.

The George Family.



Extract from
The Harford Pedigree.

The Harf

Elizabeth, dau. of Charles Jones, Esq., grandson of Hugh Jones, 1st Protestant Bishop of Llandaff.

——— dau. of Edward Lloyd, Esq. = Edward Harford, born 1700, died 1788.

Love, dau. of J. Andrew, Esq. = Mark Harford.

Sarah, dau. and heiress of John Scandrett, Esq., of Bristol. = EDWARD HARFORD, of Frenchay. Partner in Harford Bank, 1769—1806, died 1806, aged 86.

Mary, dau. of Abraham Gray, Esq., of Tottenham, Middlesex. = JOHN SCANDRETT HARFORD, of Blaise Castle. Partner in Harford Bank, 1780—1815. died 1815, aged 63.

Louisa, daughter of Richard Hart-Davis, Esq., M.P. for Bristol. = JOHN SCANDRETT HARFORD, of Blaise Castle, High Sheriff of Cardiganshire, 1824, born 1786. Partner in Harford Bank, 1815—1845, died 16th April, 1866, aged 81.

S.P.

Elizabeth, dau. of General Thos. Dundas, of Fingask. = ABRAHAM GRAY HARFORD, who assumed the name of Battersby on inheriting the estate of W. Battersby, Esq. Partner in Harford Bank, 1811—1851, died 1851.

C.

Mary, dau. of the late Baron de Bunsen. = John Battersby Harford, of Blaise Castle, died 1875.

Blanche Amy, dau. of the late Rt. Hon. Henry Cecil Raikes, M.P. = John Charles Harford, of BlaiseCastle, born 1860.

Beata M., dau. of H. Kinglake, Esq., of Taunton. = W. H.

ord Family.

= Edward Harford, of Bosbury, Co. Hereford, died 1705.

Mary, dau. of Joseph Beck, Esq., of Frenchay. = (1) Charles Harford, = (2) Rachel, dau. of J. Reeve.

Hannah, dau. of Joseph Kile, Esq., of Stapleton. = JOSEPH HARFORD, of Stapleton, Sheriff of Bristol, 1785 and 1791, born 1741. Partner in Ames, Cave & Co.'s Bank, 1786—1798, died 11th Oct., 1802.

Gray Harford.

Emily Taverner. = ALFRED HARFORD, in Holy Orders. Partner in Harford Bank, 1815—1820, died 4th Aug., 1856.

Emily, dau. of John King, Esq., of Grosvenor Place, London. = William Henry Harford, of Barley Wood, died 1877.

Col. Methuen. = Eleanor Mary.

Ellen, dau. of Rev. Wm. Tower, of How Hatch, Essex. = WILLIAM HENRY HARFORD, of Oldown, Co. Gloucester. Partner in Miles' Bank, 1854—1877. Partner in Old Bank since 1877.

lliam Alfred rford.

Francis Harvey Harford.

Arthur Edward Harford.

Hugh Wyndham Luttrell Harford.

Extract from
The Miles Pedigree.

The Mil

Sarah, daughter of Philip Hatton, of Ledbury. 17 =

Sarah, daughter of Mr. Berrow, of Clifton. Another daughter married Richard Vaughan (father of Sir Richard Vaughan), of Redland Court, partner in Miles' Bank 1786-1811.

1766 = William Miles, born 1728. Proceeded early in life to Jamaica, where in a short time he acquired sufficient wealth to enable him to return to England and settle as a merchant in Bristol. Mayor of Bristol in 1780.

Elizabeth, dau. of William Peachey, of Gosport.

1778 = PHILIP MII born 1735, 1823. Partne Miles' Bank 1820.

Frances Harriet, daughter of Joshua Jebb, of Walton Hall, Derbyshire.

1823 = WILLIAM MILES, born 1791, died 1844. Partner in Miles' Bank 1820 - 1828. Lived at Manilla Hall, Clifton.

S.P.

William Miles. Born 1767, died 1790, unmarried.

Sarah, born 1769, died 1785, unmarried.

Thomas Kington.

1794 = Charlotte.

Robert Andrew Riddell.

1808 = Ann, died 1816.

Catherine, dau. of John Gordon, of Clifton.

1823 = SIR WILLIAM MILES, 1st Bart. Born 1797, died 1878. Partner in Miles' Bank 1845-1877, Old Bank 1877-1878. Created a Baronet in 1859.

Sarah Agatha, married John Ogle.

Milly, married Rev Thomas Henry Mirehouse.

Agatha.

Clara Philippa.

Pamela, dau. of Genl. Sir Wm. Napier.

= Philip William Skynner Miles, of Kingsweston.

P. Napier Miles, of Kingsweston.

JOHN WILLIAM MILES. Partner in Miles' Bank 1839-1877, Old Bank 1877-1878. Died in 1878.

Mary, dau. of Rev. J. J. Cleaver-Peach.

1844 = Robert Henry William Miles, of Priory Cardigan, Rector of Bingham.

Bridget, dau. of Rev. H. B. Hare.

= ROBERT FENTON MILES. Partner in Miles' Bank 1874-1877, Old Bank since 1877.

St. John Miles.

Maria Catherine, married Robert Charles Tudway.

Frances Eliza, daughter of Sir David Roche, Bart.

= SIR PHILIP JOHN WILLIAM MILES, 2nd Bart. Partner in Miles' Bank 1852-1854, died 1888.

Sir Cecil Miles, 3rd Bart., died 1898.

Agatha, married Edward Arthur Somerset.

Emma, married Hon. and Rev. James Walter Lascelles.

Mary Frances, dau. of Rev. J. Kynaston, Charlton.

= WILLIAM HENRY MILES. Partner in Miles' Bank 1854-1877, in Old Bank 1877-1878, died 1888. Of Ham Green.

es Family.

6 Robert Miles, of Ledbury, died 1737.

ES, ied in 94-

Milly, daughter of Rev. Richard Hallings, and granddaughter of John Skynner, of Underdown. = John Miles, born 1737, died 1812.

S.P.

Eliza, died in 1862.

Maria, daughter of Rev. John Whetham, Dean of Lismore, in Ireland. 1795 =

PHILIP JOHN MILES, born 1773, died 1845. Partner in Miles' Bank 1794-1845. M.P. for Bristol 1835-1837. 1813 =

Clarissa, daughter of Samuel Peach Peach, of Tockington, Co. Gloucester, and granddaughter of Henry Cruger, M.P. for Bristol.

William Hales Symons, of Chaddlewood, Devon, died 1845. 1809

Milly, died 1855, aged 70.

S.P.

Robert John Miles.

Elizabeth, married Rev. H. J. Lloyd.

nna Augusta = avile.

George Frederick William Miles.

Ellen, married J. T. Oswald.

Charles William Miles, married Maria, daughter of Jeremiah Hill.

Sybilla, married Audley Archdale, R.A.

Edward Peach William Miles, married Olivia, daughter of William Cave, of Brentry.

Henry Cruger William Miles.

Marianne Adelaide, married Colonel MacDougall.

ARCHIBALD EDWARD MILES. Partner in Old Bank since 1889.

Charles John Miles.

Catherine, married General Robert Onesiphorus Bright.

Frances Harriet, married Wm. Augustus Ferguson Davie.

Harriet Ellen, married Robert T. Gurdon.

Florence Louisa, married Hon. and Rev. Francis Byng.

Arthur William John Whetham Miles.

Sir Henry Robert William Miles, 4th Bart., born 1842.

Extract from

The Tyndall Pedigree.

The Tynd

Catherine, dau. of John Harris, of Seniger, in Berkeley.

Elizabeth, dau. of William Boord, of Batcombe, Somerset.

Thomas T of Melk Court. Bor died 1671.

William Tyndall.

Elizabeth, dau. of William Purnell, of Dursley. — 1 — Thomas Tyndall, of Melksham's Court. Born 1650, died 1711. — 2 — Anne Deverell, of Siston, Co. Gloucester.

Elizabeth Cowles, of Bristol. — 1717 — ONESIPHORUS TYNDALL, born 1689, died 1757. Partner in Old Bank, 1750-1757. Inherited from his brother John, in 1743, a house in the Royal Fort.

Alicia Smith, of Barbadoes. — 1756 — THOMAS TYNDALL. Partner in Old Bank, 1758-1794. Born 1722, died 1794. Built the Fort on site of former house.

Marianne, dau. of Lambert Schimmelpenninck, of Bristol. — 1786 — THOMAS TYNDALL. Born 1764, died 1804. Partner in Old Bank, 1794-1804.

Mary Sybella, eldest daughter of Jeremiah Hill, of Down House, Co. Gloucester. — 1812 — THOMAS TYNDALL. Born 1787, died 1841. Partner in Old Bank, 1809 to 1837.

Caroline Lucy, dau. of Sir Charles Abraham Elton, Bart. — 1844 — Thomas Onesiphorus Tyndall. Born 1814, died 1869.

Six daughters—Co-heiresses.

ıll Family.

Thomas Tyndall, of Melksham's Court, Stinchcombe, Gloucestershire. Born 1582, died 1636.

ndall, ham's 1622,

Six daughters.

Joseph Tyndall.

Elizabeth Hopper, of Loxley, County Warwick. = Onesiphorus Tyndall. Born 1657, died 1748. Came to Bristol 1674. Chosen into the Common Council, 1703. Sheriff of Bristol, 1707.

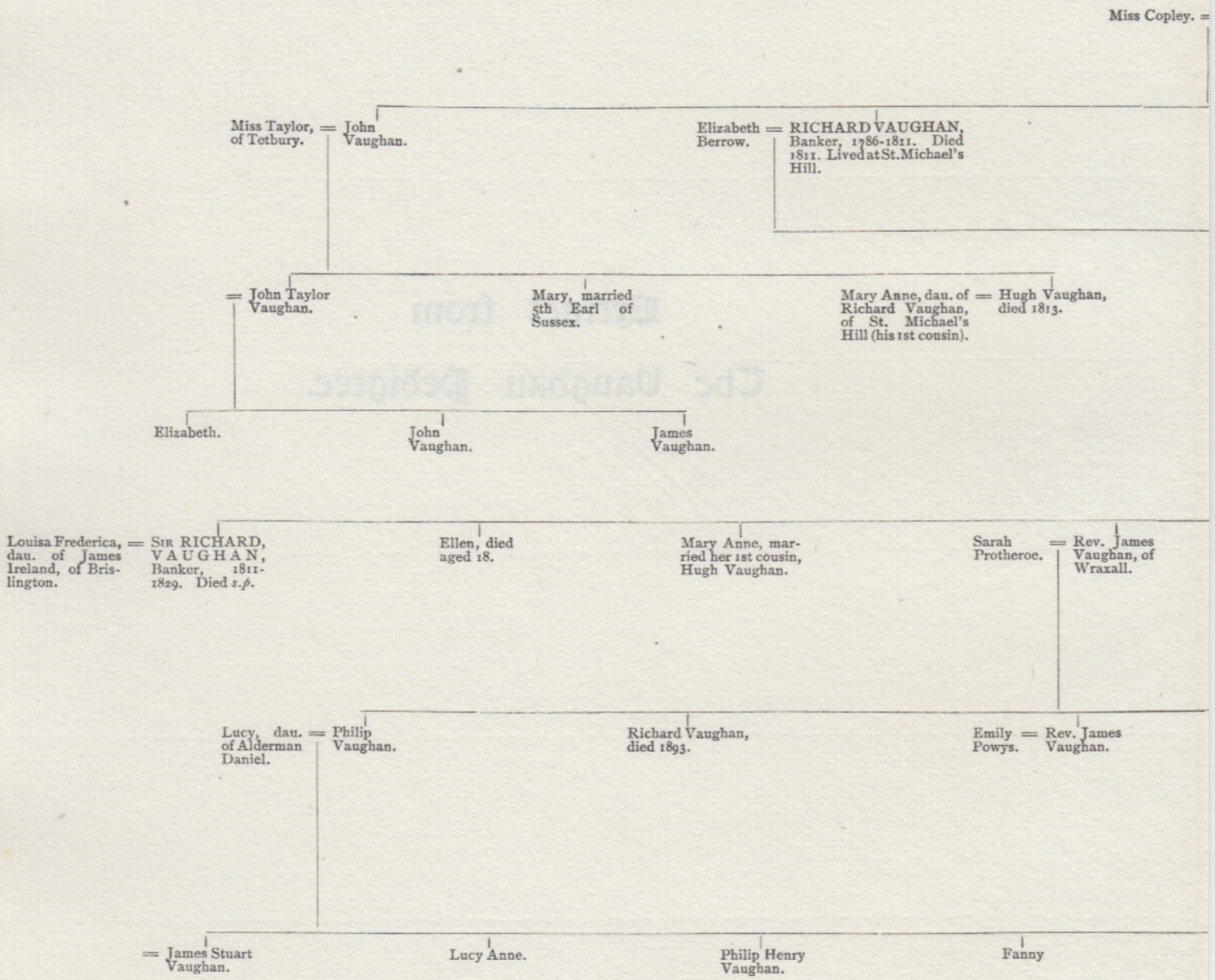
Eliz. Melton. = Thomas Tyndall, of Bristol, Merchant. Born 1690, died 1735.

Eliz. Ellen, dau. of Sir Jos. Hankey, Kt. = Thomas Tyndall, F. R. S., King's Proctor. Died 1766.

Joseph Tyndall, only son.

Extract from
The Vaughan Pedigree.

The Vaug


Miss Copley. =
Miss Taylor, of Tetbury. = John Vaughan.
Elizabeth Berrow. = RICHARD VAUGHAN, Banker, 1786-1811. Died 1811. Lived at St. Michael's Hill.
= John Taylor Vaughan.
Mary, married 5th Earl of Sussex.
Mary Anne, dau. of Richard Vaughan, of St. Michael's Hill (his 1st cousin). = Hugh Vaughan, died 1813.
Elizabeth.
John Vaughan.
James Vaughan.
Louisa Frederica, dau. of James Ireland, of Brislington. = Sir RICHARD, VAUGHAN, Banker, 1811-1829. Died s.p.
Ellen, died aged 18.
Mary Anne, married her 1st cousin, Hugh Vaughan.
Sarah Protheroe. = Rev. James Vaughan, of Wraxall.
Lucy, dau. of Alderman Daniel. = Philip Vaughan.
Richard Vaughan, died 1893.
Emily Powys. = Rev. James Vaughan.
= James Stuart Vaughan.
Lucy Anne.
Philip Henry Vaughan.
Fanny

an Family.

John Vaughan, Silversmith, about 1730.

OHN VAUGHAN, anker, 1752-1772.

M. Hole. = Rachel.

JAMES VAUGHAN, Banker, 1766 - 1794. Died *s.p.* 6 Jan., 1821.

Elizabeth. = M. Worrall.

Maria Maxse. = John Vaughan, died *s.p.* 1834.

Elizabeth, married Rev. John Hensman.

Sarah, married Rev. Thos. Brown Simpson.

Feliza Domine. = Charles Vaughan.

Harriet Hensman, his 1st cousin. = Rev. Edward Vaughan, of Wraxall.

Eliza = Mr. Mather, of Liverpool.

Emma.

Eliza Ware. = Rev. Frederick Mather, of Clifton.

Rev. Lushington Mather.

And other issue.

Emily

Edward Vaughan.

Extract from
The Wait Pedigree.

The Wait Family.

Mary Williams. = Daniel Wait, died in 1807. Buried in St Peter's.

1787
Mary Jago, of Falmouth. Her mother was a Killigrew. = DANIEL WAIT, born 1760, died in 1813. Partner in the Castle Bank, 1810 to 1813. Mayor of Bristol in 1805-6.

Priscilla Thorne. = Rev. Daniel Wait, born 1790.

Samuel James. = Catherine Wait, born 1792.

Boddam Castle. = Catherine Mary.

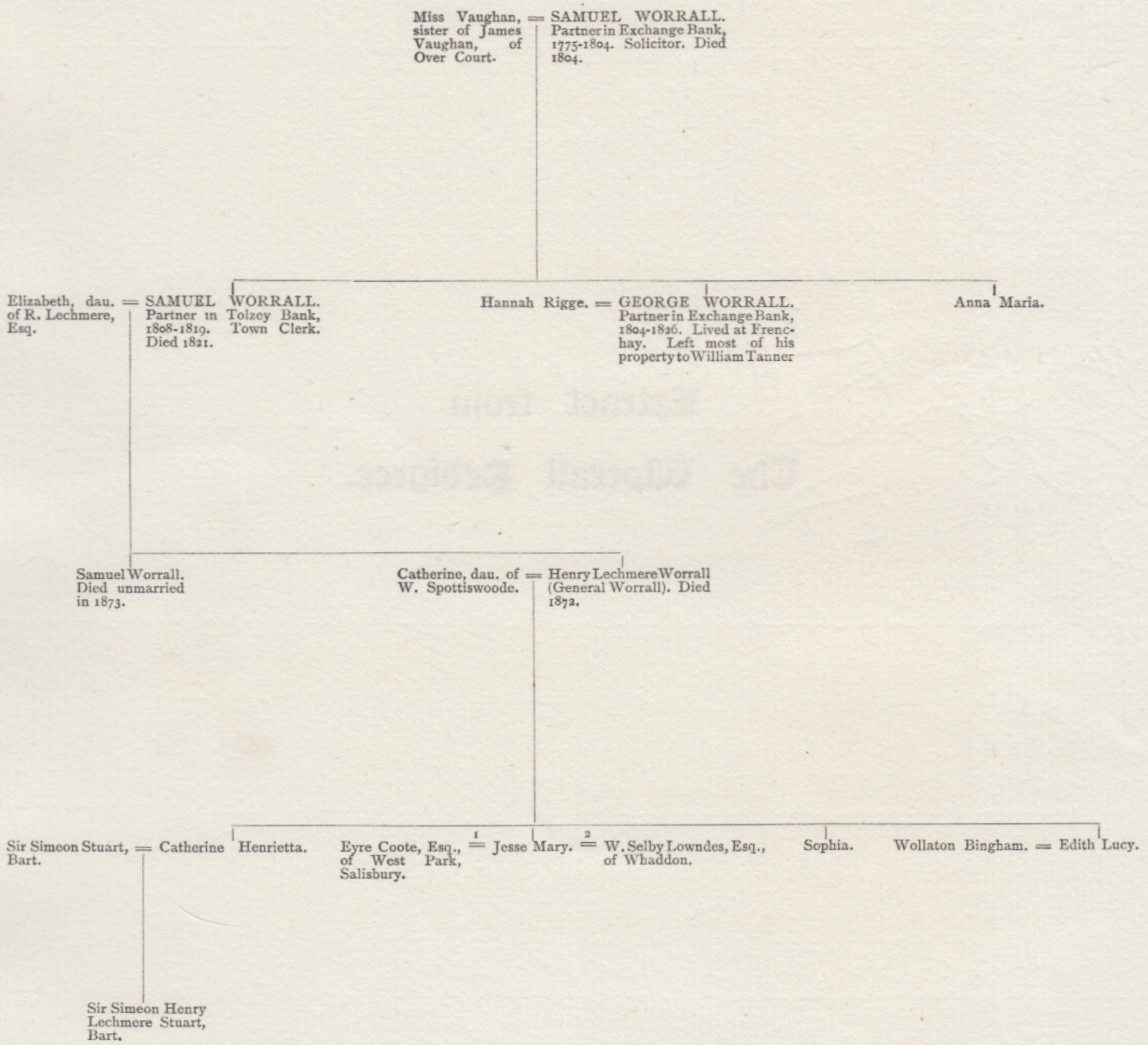
Frances Wenman Newman, dau. of Richard Newman Toll, M.D., of Thornbury Park, Co. Gloucester. = William Killigrew Wait, born 1797. Original partner in Messrs. Wait and James, 32, Welsh Back. Died 1852.

Elizabeth Perrin. = William Killigrew Wait, of St. Vincent's Hall, Clifton. Mayor of Bristol, 1869. M.P. for Gloucester.

Norna Sturges. = Hamilton William Killigrew Wait.

Extract from
The Worrall Pedigree.

The Worrall Family.



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Errata.

P. 82. For Albany Bouchier Savile *read* Albany Bourchier Savile.

P. 82. For Sir Bouchier Wrey, Bart., *read* Sir Bourchier Wrey, Bart.

P. 113. L. Ames: (in margin) for 1826 to 1837 *read* 1826 to 1846.

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